



## **#FridaysOnTheFarm: Learning the Ropes of the Cattle Business**

From the kitchen table to the boardroom table, the USDA brings people together across the nation for: healthier food, natural resources and people; a stronger agricultural industry; and economic growth, jobs and innovation.

Each Friday, meet those farmers, producers and landowners through our [#FridaysOnTheFarm](#) stories. Visit local farms, ranches, forests and resource areas where USDA customers and partners do right and feed everyone.

This Friday, meet McKenzie Fanning, a beginning farmer who grew up with the dream of becoming a cattleman. Now, he runs 45 cows on his operation in Washington County, Arkansas.

### **Path to the Business**

Although the 21-year old wasn't raised on a farm, he had memories of his grandparents' farm, including the time when he made a trade with his grandfather: a pig for a heifer, opening his path to the cattle business.

He started saving his money from doing chores, and after some time, he was able to purchase another heifer.

### **Leaning on Advice**

Fanning's parents and grandparents have always been very supportive. His grandfather has been a cattleman for 60 years.

To help his grandson, Fanning's grandfather allows him to use his equipment for haying in the summer and for feeding cattle year-round. When Fanning leans on his grandfather for advice, he gives him tough love and tells him "you can learn the hard way."

"I've relied on friends and cattlemen in the area to answer my questions and have spent time with them working cattle and learning valuable business skills," he said.

### **Becoming a Cattleman**

Farming and ranching isn't cheap. Loan programs through the USDA [Farm Service Agency \(FSA\)](#) provide producers access to capital they need to get started as well as grow their operations.



At just 15, Fanning came to the FSA and was able to obtain a [youth loan](#), which he used to purchase three cow/calf pairs that he kept on his grandparents' land.

"FSA has 100 percent allowed me to start my dream," Fanning said. "I want to run my cattle operation like a business."

FSA youth loans are available to individuals between the ages of 10 and 21 to start and operate income-producing projects in connection with their participation in 4-H, the National FFA Organization, a tribal youth group, or other similar agricultural youth organizations. These loans provide an opportunity for young entrepreneurs to acquire experience and education in agriculture.

### **Growing the Herd**

As he got older, Fanning worked with FSA to get a [microloan](#) to purchase additional cattle. FSA's microloan program meets the financial operating needs of new, niche, and small- to mid-sized family farm operations. Through microloans, farmers may borrow up to \$50,000 using an abbreviated application process.

### **A New Challenge**

Ready to expand his operation even more, he leased 210 acres to raise his cattle on. This brought a new challenge, he knew he needed more cattle to fully use the leased pasture. To successfully expand his operation, a different loan program offered through FSA [proved to be](#) the best fit. Through a [farm operating loan](#), he was able to purchase the right number of cattle for the land, allowing for both responsible land stewardship and economical agricultural production, making the lease feasible.

Aside from his role as a cattleman, Fanning is an electrician at a local business.

"I am using my job as a stepping stone," he said. "My goal is to have my own business and get my cattle paid for, and then be able to purchase a farm."

### **More Information**

USDA offers a variety of risk management, disaster, loan and conservation programs to help agricultural producers in the United States weather ups and downs in the market and natural disasters as well as invest in improvements to their operations. [Learn about additional programs.](#)



For more information about USDA programs and services, [contact your local USDA service center](#).

## **JOIN THE CONVERSATION**

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