



FarmRaise

High-Adoption Program Design Playbook

How Financial Institutions Design Value-Added Services
Farmers Actually Use

Executive Summary

FarmRaise partners with banks to offer bulk FarmRaise Tracks memberships, works with the Farm Service Agency as an FSA cooperator, and provides memberships to farmers through FSA-supported programs. Through this work, we support farmers and ranchers across the country while helping institutions deliver value-added services without adding complexity. This guide reflects what we see every day about what drives adoption and what quietly gets in the way.



Agricultural lenders and financial institutions are under pressure to deliver more than capital. Farmers need support navigating volatility, rising input costs, and increasingly complex reporting tied to USDA programs, sustainability initiatives, and risk management.

Yet many value-added financial services struggle with adoption. Not because farmers do not care, but because the services are often designed as add-ons instead of embedded systems. This playbook outlines how high-adoption ag finance programs are designed, where most break down, and how to build services farmers actually use without adding chaos.

Adoption is The Real Differentiator in Ag Finance

Most financial products look similar on paper. Rates, terms, and underwriting models vary, but the real differentiator shows up after the loan closes.

That is where adoption lives.

Across agricultural finance, we consistently see:

- Strong interest in value-added services
- Initial onboarding that feels promising
- Drop-off once data collection begins
- Tools abandoned during the growing season
- Staff stepping in to manually chase information

This is not a farmer discipline issue. It is a design issue.

If a service is not used consistently, it cannot reduce risk, improve repayment confidence, or strengthen relationships.



Why Value-Added Financial Services Often Create Chaos

Chaos usually starts with good intentions. A lender adds a sustainability initiative. Another team rolls out financial planning tools. A third introduces reporting requirements tied to USDA or portfolio insight. None of these systems talk to each other.

From the farmer side, it looks like:

- Multiple logins
- Duplicate data entry
- Conflicting timelines
- Unclear value for the effort required.

From the lender side, it results in:

- Incomplete data
- Delayed underwriting
- More follow-up
- Higher operational burden

When services feel fragmented, adoption drops fast.

Enrollment Is Not Adoption

One of the most common mistakes in ag finance is treating enrollment as success.

Enrollment means a farmer agreed.

Adoption means the farmer actually uses the service when things get busy.

High-adoption programs are designed around:

- What farmers will do during peak season
- How often they realistically engage
- Whether value is visible early
- How much thinking is required to keep going

If value only appears after months of effort, farmers disengage long before then.



Five Design Mistakes That Kill Adoption

Most adoption problems in ag finance are predictable. They show up when value-added services are designed for ideal behavior instead of real farm operations.

Treating Financial Tools as Optional Extras

When services are framed as nice-to-haves, they are the first thing dropped under pressure.

Better Approach:

Embed organization and data collection into core financial workflows.

Front-Loading Data Collection

Asking for full financial histories, projections, and reports before farmers see value slows everything down.

Better Approach:

Stage information. Start with what is needed now. Build from there.

Designing for Ideal Behavior

Programs often assume farmers will update records weekly, review dashboards monthly, and respond quickly to requests.

Better Approach:

Design for exhaustion. Assume farmers are busy, skeptical, and one bad experience away from quitting.

Fragmented Systems

Every additional system increases drop-off risk.

Better Approach:

Centralize data so it can be collected once and reused across lending, USDA reporting, and portfolio analysis.

No Visible Progress

If farmers cannot see progress or payoff, engagement fades.

Better Approach:

Make progress visible. Show how participation improves clarity, confidence, or decision-making.

What High-Adoption Ag Finance Programs Do Differently

Programs with strong adoption share clear traits:

- They start with real farming practices, not theory
- They show financial value early
- They reduce friction instead of adding it
- They support real-time decision-making
- They connect farmers, lenders, and programs without extra work

These programs respect how agriculture actually operates. They fit into the season instead of competing with it.

Trust Is Built Through Experience, Not Messaging



Farmers and ranchers are cautious with financial data. Rightfully so.

Trust grows when services:

- Are clear about expectations
- Protect data
- Reduce repetition
- Deliver on promises
- Respect time

High-adoption services earn trust first. Better data follows.

A Practical Design Checklist for Ag Finance Teams

Before launching a value-added financial service, ask the following questions.

Farmer Experience

- Is the first step simple?
- Is value visible within the first use?

Workflow

- Is data collected once and reused?
- Are timelines aligned with the farming season?

Staff Capacity

- Does this reduce follow-up or increase it?
- Can this scale without more manual work?

Risk & Outcomes

- Does this improve decision-making for both sides?
- Does adoption actually reduce risk?

If the answer is unclear, redesign before rollout or create a plan to address it.

Designing for Scale, Not Just Pilots

Many ag finance programs start as pilots and quietly become permanent.

High-adoption design makes scaling possible by:

- Standardizing workflows
- Reducing exceptions
- Improving data quality
- Lowering staff burden
- Strengthening borrower relationships

Good design turns value-added services into long-term infrastructure, not short-term experiments.



Closing Thoughts

If a financial service feels hard to use, farmers won't use it.

If it isn't used, it can't deliver value.

High adoption is not about better reminders or more training.

It is about designing systems that work when real life gets messy.

That is where better outcomes begin.

FarmRaise Reach

FarmRaise partners with banks and other financial institutions to offer bulk FarmRaise Tracks memberships to farmers and ranchers across the country, delivering value-added financial tools that are actually used. Through partnerships with institutions like BTC Bank and our role as an FSA cooperator with the USDA Farm Service Agency, we provide free or bundled memberships that drive faster adoption, broader reach, and measurable financial impact for producers. These partnerships are designed to meet farmers where they already bank and already work.

FarmRaise and BTC Bank launched this partnership to make farm financial management simpler, more accessible, and more useful for producers across the Midwest. As a community bank with deep agricultural roots, BTC Bank recognized that farmers need practical tools they will actually use, not more paperwork or disconnected systems. Together, FarmRaise and BTC Bank are bringing FarmRaise Tracks directly to farmers through branch-level enrollment events, farmer conferences, and on-the-ground outreach. By integrating FarmRaise Tracks directly into BTC Bank's digital banking experience with secure single sign-on, farmers can manage their finances without adding another login or workflow. The result is better records for farmers, clearer financial visibility for loan officers, and stronger relationships built on shared, up-to-date information. This partnership reflects a shared commitment to supporting farm families with tools that work in real life, not just on paper.



Thank You For Your Time!

Get in touch with us to start your journey toward an outstanding program.



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