

Wisconsin Dairy Task Force 2.0  
Sub-Committee Membership and Other Information

**Access to Capital**

(Sub-committee combined with Financial Barriers issue group from August 13<sup>th</sup> meeting)

**Membership**

Paul Scharfman — President, Specialty Cheese Company  
Bradley Guse\* — BMO Harris Bank  
Darin Von Ruden — producer, Pres. Wisc Farmers Union  
Don Hamm — producer, Pres WI NFO  
John Accola — Feed Division Manager, Premier Cooperative

**Resource Person(s)**

Kevin Bernhardt — Ag Economist, Center for Dairy Profitability, UW Plattville

**Issues Identified**

Capital availability  
Access to credit  
Lack of short-term operating loans  
High capital investment  
Capital to implement technology  
Capital to create sustainable solutions  
Barriers to modernization (capital)  
Financing for rural buildings and expansion  
Access to capital for farms to invest  
Cost of start-up  
Access to land (lack of or high \$)  
Cost of entering business  
Transferring farm  
Need young farmer start up programs  
Young farmer education  
Barriers to entry-capital  
High opportunity cost

\* Sub-Committee Chairperson