

Black Farmers 14% in 1920 to 2% in 2022

1980s-2010s: The Pigford Lawsuits





Thurgood Marshall Institute Farmers Wealth Gap

Pilot Program
South GA Farming
Solutions



CREATING AN EVEN PLAYING FIELD America's Future Includes Minority Farmers

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INTRODUCTION

Ten statistical facts about black farmers in the United States from 1900 to 2024:

- 1. **Decline in Number of Black Farmers**: In 1920, there were approximately 925,000 black farmers, accounting for 14% of all U.S. farmers. By 2022, this number had decreased to around 45,000, representing less than 2% of all U.S. farmers.
- 2. **Land Ownership Decrease**: In the early 20th century, black farmers owned about 15 million acres of farmland. This number decreased to approximately 4.7 million acres by 2022, reflecting significant losses due to discriminatory practices and systemic issues.
- 3. **Economic Disparities**: As of 2017, the average farm operated by a black farmer had annual sales of around \$20,000, compared to over \$190,000 for farms operated by white farmers, highlighting stark economic disparities.
- 4. **Average Age Increase**: The average age of black farmers has increased over time, reaching 61.1 years in 2017, slightly older than the national average of 58.3 years for all farmers, indicating an aging demographic.
- 5. **Farm Ownership Patterns**: In 2017, 85% of black farmers owned the land they farmed, compared to 98% of white farmers, showing a lower rate of land ownership among black farmers.
- 6. **Federal Assistance Programs**: Programs like the USDA's 2501 Program, established to assist socially disadvantaged farmers, have provided outreach and technical assistance, though access and effectiveness have varied.
- 7. **Impact of Legal Settlements**: The Pigford v. Glickman class action lawsuit in 1999 resulted in a settlement where the USDA paid over \$1 billion to black farmers who had experienced discrimination, marking a significant legal acknowledgment of systemic issues.
- 8. **Educational Support**: Historically black colleges and universities (HBCUs) such as Tuskegee University have been pivotal in providing agricultural education and support to black farmers, helping to sustain and develop black agricultural communities.
- 9. **Challenges in Loan Accessibility**: Black farmers have historically faced challenges in accessing loans and credit. In the 2020s, they continued to receive a disproportionately small share of USDA farm loans, exacerbating economic hardships.
- 10. **Recent Policy Efforts**: The American Rescue Plan Act of 2021 included provisions for debt relief and financial assistance for socially disadvantaged farmers, including black farmers. However, these efforts have faced legal challenges and implementation hurdles.

These facts illustrate the historical and ongoing challenges, disparities, and efforts to support black farmers in the United States.

If minority farmers are at 2% now, do they have time to waste?

Farm Survey of Need:

Administrative/ Grants/ Loans Office Legal Assistance Irrigation Cooperative Farming Genetic Testing Processing Plants Greenhouse Solar Energy

ADMINISTRATIVE & GRANTS COOPERATIVE

Offering free grant opportunities to farmers can have numerous positive impacts, especially for small-scale, marginalized, and beginning farmers. Here are some key benefits:

- 1. **Professional Administrative Guide:** An administrative aid would be assigned to a group of farmers to help apply for grants and loans. Explain applications and correct rejected applications, mitigate previous loans, and discover better finance opportunities.
- 2. **Financial Support**: Grants provide much-needed financial resources without the burden of repayment, enabling farmers to invest in essential inputs like seeds, fertilizers, equipment, and technology. This can help enhance productivity and profitability.
- 3. **Risk Mitigation**: Grants can reduce financial risks for farmers, particularly those involved in innovative or experimental agricultural practices. By offsetting some of the costs, grants make it easier for farmers to try new crops, methods, or technologies without fear of financial loss.
- 4. **Sustainability and Innovation**: Grants can be targeted towards sustainable and innovative farming practices. This encourages farmers to adopt environmentally friendly techniques, invest in renewable energy, and implement conservation measures that may otherwise be too costly.
- 5. **Access to Technology**: Grants can help farmers purchase or lease modern farming equipment and technology. This access can improve efficiency, reduce labor costs, and increase yields, making farms more competitive in the market.
- 6. **Education and Training**: Many grants come with opportunities for education and training. This can enhance farmers' knowledge and skills, leading to better farm management practices, improved crop quality, and higher overall productivity.
- 7. **Community and Economic Development**: Grants can stimulate local economies by supporting farmers and related industries. Increased farm productivity and profitability can lead to job creation and more robust rural communities.
- 8. **Support for Beginning Farmers**: Grants specifically aimed at beginning farmers can help them overcome the significant initial costs of starting a farm. This support can lower barriers to entry, encourage new generations to pursue farming, and ensure the continuity of agricultural practices.
- 9. **Empowerment of Marginalized Farmers**: Grants can be tailored to support marginalized groups, including women, minority, and socially disadvantaged farmers. This can help address historical inequities and provide these farmers with the resources needed to succeed.
- 10. **Infrastructure Development**: Grants can be used for infrastructure improvements such as irrigation systems, storage facilities, and transportation networks. Better infrastructure can lead to increased efficiency, reduced post-harvest losses, and better market access.
- 11. **Research and Development**: Grants can fund agricultural research and development projects, leading to innovations in crop varieties, pest management, and farming techniques. This can benefit the entire agricultural sector by providing new solutions to common challenges.
- 12. **Resilience to Climate Change**: Grants can help farmers implement climate-resilient practices and technologies, such as drought-resistant crops, water-saving irrigation systems, and soil conservation techniques. This can improve the farm's ability to withstand climate-related challenges.
- 13. **Market Access and Expansion**: Grants can help farmers develop new markets and expand existing ones. This might include funding for marketing initiatives, participation in trade shows, or developing value-added products.

By providing financial assistance and resources, grant opportunities can empower farmers to improve their operations, adopt innovative practices, and contribute to a more sustainable and equitable agricultural sector

LEGAL COOPERATIVE

Offering free legal farming support to disadvantaged farmers can provide numerous positive attributes, significantly enhancing their ability to navigate complex legal landscapes and improve their overall farming operations. Here are some key benefits:

- 1. Land Ownership and Security: Free legal support can help farmers secure clear titles to their land, resolve disputes, and protect against land grabbing. This provides them with stability and confidence to invest in and improve their farms.
- 2. **Access to Grants and Subsidies**: Legal assistance can help farmers understand and access various agricultural grants, subsidies, and financial aid programs. This can provide critical funding to support their farming activities and improve their livelihoods.
- 3. **Contract Negotiation and Protection**: Legal experts can assist farmers in negotiating fair contracts with buyers, suppliers, and lenders. This ensures that farmers' interests are protected and reduces the risk of exploitative agreements.
- 4. **Understanding Regulatory Compliance**: Free legal support can help farmers navigate complex agricultural regulations and ensure compliance with local, state, and federal laws. This can prevent fines, penalties, and potential legal issues.
- 5. **Intellectual Property Rights**: Legal support can assist farmers in protecting their intellectual property, such as trademarks for farm products or patents for unique farming methods. This can enhance their marketability and profitability.
- 6. **Dispute Resolution**: Legal assistance can help resolve disputes with neighbors, customers, suppliers, or other parties quickly and fairly. This reduces the time and resources spent on conflicts and allows farmers to focus on their operations.
- 7. **Labor Law Compliance**: Free legal support can help farmers understand and comply with labor laws, ensuring fair treatment of farm workers and avoiding potential legal issues related to employment practices.
- 8. **Environmental Regulations**: Legal assistance can help farmers comply with environmental regulations and implement sustainable farming practices. This ensures long-term viability and minimizes legal risks associated with environmental violations.
- 9. **Estate Planning and Succession**: Legal support can help farmers with estate planning, ensuring smooth succession and inheritance processes. This secures the future of the farm and prevents potential family disputes.
- 10. **Access to Markets**: Legal experts can assist farmers in meeting the requirements for accessing local, national, and international markets, including certification processes and quality standards.
- 11. **Insurance and Risk Management**: Legal support can help farmers understand and obtain appropriate insurance coverage, protecting against risks such as crop failure, natural disasters, and liability issues.
- 12. **Advocacy and Policy Influence**: Legal support can empower farmers to advocate for policy changes that benefit their communities, providing a collective voice in legislative processes.
- 13. **Educational Workshops and Training**: Legal support services often include educational workshops and training sessions, helping farmers understand their rights and responsibilities and stay informed about legal developments.
- 14. **Empowerment and Confidence**: Access to legal support empowers disadvantaged farmers by providing them with the knowledge and tools to protect their interests and operate more effectively within the legal framework.

Overall, offering free legal farming support to disadvantaged farmers can lead to more secure land ownership, better financial stability, enhanced market access, and overall improved agricultural practices. This holistic support can significantly contribute to the long-term success and sustainability of disadvantaged farming communities.

TOOL COOPERATIVE

Offering free tool rental to farmers can bring numerous positive attributes, particularly for small-scale, marginalized, and beginning farmers. Here are some key benefits:

- 1. **Cost Savings**: Free tool rental significantly reduces the financial burden on farmers, allowing them to allocate their limited resources to other essential needs such as seeds, fertilizers, and labor. This is particularly beneficial for small-scale and beginning farmers who may not have the capital to invest in expensive equipment.
- 2. **Increased Productivity**: Access to modern and efficient tools can enhance productivity by enabling farmers to perform tasks more quickly and effectively. This can lead to higher crop yields and more efficient farm management.
- 3. **Risk Reduction**: By providing access to high-quality tools, farmers can mitigate risks associated with equipment failure or unavailability. This ensures that they can carry out necessary agricultural activities without interruption.
- 4. **Enhanced Sustainability**: Free tool rental can promote sustainable farming practices by providing access to specialized tools designed for conservation tillage, organic farming, and other environmentally friendly methods. This can help farmers adopt more sustainable practices without incurring additional costs.
- 5. **Knowledge Sharing and Community Building**: Tool rental programs often come with training and support, fostering knowledge sharing and community building among farmers. This can lead to improved farming techniques and innovation through shared experiences and collaboration.
- 6. **Economic Empowerment**: By lowering operational costs and increasing productivity, free tool rental can contribute to the economic empowerment of farmers, helping them to become more competitive and self-sufficient. This is particularly important for marginalized and minority farmers who have historically faced economic disadvantages.
- 7. **Encouragement of New Farmers**: Free tool rental can lower the entry barriers for new and young farmers, encouraging more individuals to pursue careers in agriculture. This is crucial for revitalizing rural communities and ensuring the future sustainability of the agricultural sector.
- 8. **Flexibility and Experimentation**: Access to a variety of tools allows farmers to experiment with different crops and farming techniques without the financial risk of purchasing specialized equipment. This can lead to diversification and innovation on their farms.
- 9. **Reduced Debt Burden**: By eliminating the need to purchase expensive equipment, farmers can avoid taking on debt to finance their operations. This can improve their overall financial health and stability.
- 10. **Support for Community-Based Agriculture**: Free tool rental programs can strengthen community-based agriculture by supporting cooperative efforts and shared resources among local farmers. This can lead to more resilient and interconnected farming communities.

Overall, free tool rental programs can provide critical support to farmers, promoting economic viability, sustainability, and community development in the agricultural sector.

IRRIGATION COOPERATIVE

Offering irrigation systems to farmers can bring numerous positive attributes, significantly enhancing agricultural productivity, sustainability, and economic viability. Here are some key benefits:

- 1. **Increased Crop Yields**: Irrigation systems ensure that crops receive a consistent and adequate water supply, leading to higher and more reliable yields. This is particularly important in regions with irregular rainfall.
- 2. **Extended Growing Seasons**: With reliable irrigation, farmers can extend their growing seasons, allowing for multiple crop cycles in a year. This can increase overall production and profitability.
- 3. **Improved Crop Quality**: Consistent water availability through irrigation can improve the quality of crops by preventing water stress, which can negatively affect plant growth and development.
- 4. **Water Efficiency**: Modern irrigation systems, such as drip or sprinkler systems, can significantly reduce water wastage compared to traditional methods. This promotes water conservation and efficient use of water resources.
- 5. **Drought Resilience**: Irrigation provides a buffer against drought conditions, ensuring that crops can survive and thrive even during periods of low rainfall. This enhances the resilience of farms to climate variability.
- 6. **Economic Stability**: Increased and more reliable crop yields from irrigation can lead to greater economic stability for farmers. This can improve their livelihoods and reduce their vulnerability to financial hardships.
- 7. **Diversification Opportunities**: With reliable irrigation, farmers can diversify their crops, including high-value and water-intensive crops that they might not be able to grow otherwise. This can open up new markets and income streams.
- 8. **Labor Efficiency**: Automated irrigation systems reduce the need for manual watering, freeing up labor for other important farm tasks and increasing overall operational efficiency.
- 9. **Sustainable Farming Practices**: Efficient irrigation supports sustainable farming by optimizing water use and reducing soil erosion. This can lead to healthier soil and long-term agricultural sustainability.
- 10. **Enhanced Food Security**: By increasing agricultural productivity and stability, irrigation systems contribute to local and regional food security. Reliable crop production ensures a steady supply of food for communities.
- 11. **Reduced Risk of Crop Failure**: With controlled and adequate irrigation, the risk of crop failure due to water stress is minimized. This reduces the uncertainties associated with farming and ensures more predictable outputs.
- 12. **Support for Small-Scale Farmers**: Access to irrigation systems can be particularly beneficial for small-scale and marginalized farmers, enabling them to compete more effectively with larger agricultural enterprises.
- 13. **Increased Land Value**: Farmland equipped with efficient irrigation systems often has higher value due to its increased productivity and potential for higher yields.
- 14. **Environmental Benefits**: Modern irrigation techniques, like drip irrigation, minimize runoff and reduce the risk of waterlogging and salinization of soils. This helps maintain soil health and protects surrounding ecosystems.
- 15. **Empowerment of Women and Marginalized Groups**: In many regions, women and marginalized groups are heavily involved in agriculture. Providing access to irrigation can empower these groups by increasing their productivity and income potential.

Overall, offering irrigation systems to farmers can transform agricultural practices, enhance sustainability, and improve the economic well-being of farming communities.

COOPERATIVE FARMING

Offering cooperative farming to disadvantaged farmers can bring numerous positive attributes, particularly in terms of economic, social, and agricultural benefits. Here are some key advantages:

- 1. **Shared Resources**: Cooperative farming allows farmers to pool their resources, such as land, equipment, labor, and capital. This shared approach can significantly reduce individual costs and make high-quality inputs more accessible.
- 2. **Increased Bargaining Power**: By working together, farmers can achieve better prices for their products and lower prices for inputs through collective bargaining. This can lead to improved profitability and economic stability.
- 3. **Access to Credit and Funding**: Cooperatives often have better access to credit and funding opportunities. Financial institutions and grant programs may be more willing to support a cooperative than individual farmers due to the perceived lower risk and greater impact.
- 4. **Knowledge Sharing and Training**: Cooperative farming facilitates the sharing of knowledge, skills, and best practices among members. This can lead to improved farming techniques, higher productivity, and better overall farm management.
- 5. **Risk Mitigation**: By diversifying crops and sharing risks, cooperative members can reduce the impact of crop failures, market fluctuations, and other uncertainties. This collective risk management makes farming more sustainable.
- 6. **Economies of Scale**: Cooperatives can benefit from economies of scale in production, marketing, and distribution. Larger-scale operations can reduce per-unit costs and increase efficiency.
- 7. **Enhanced Market Access**: Cooperatives can access larger and more lucrative markets that might be out of reach for individual farmers. This can include contracts with large buyers, export opportunities, and participation in farmers' markets.
- 8. **Improved Infrastructure**: Cooperative farming can lead to better infrastructure, such as storage facilities, processing units, and transportation networks, which individual farmers might not afford. This infrastructure can reduce post-harvest losses and improve product quality.
- 9. **Empowerment and Community Development**: Cooperatives can empower disadvantaged farmers by giving them a collective voice and greater influence in decision-making processes. This can lead to stronger, more resilient communities and enhanced social cohesion.
- 10. **Sustainability and Innovation**: Cooperatives can promote sustainable farming practices and encourage the adoption of innovative technologies. Collective efforts can focus on environmental conservation, organic farming, and other sustainable methods.
- 11. **Legal and Policy Advocacy**: Cooperatives can collectively advocate for policies and regulations that benefit small-scale and disadvantaged farmers. This can lead to more supportive agricultural policies and better representation in governmental and regulatory bodies.
- 12. **Economic Diversification**: Cooperatives can explore diverse agricultural activities, such as agroprocessing, value-added products, and agritourism. This diversification can create additional income streams and reduce dependency on a single crop or activity.
- 13. **Support Networks**: Cooperatives provide a support network where members can rely on each other for assistance during challenging times, such as during illness, family emergencies, or natural disasters.
- 14. **Gender Equality and Inclusion**: Cooperative farming can promote gender equality and inclusion by providing equal opportunities for women and marginalized groups to participate in and benefit from agricultural activities.
- 15. **Capacity Building**: Through cooperative structures, farmers can access training and development programs that build their capacity in areas such as financial management, leadership, and business planning.

Overall, cooperative farming offers a holistic approach to addressing the challenges faced by disadvantaged farmers, fostering economic viability, social empowerment, and sustainable agricultural practices.

LOCAL PROCESSING PLANT

Offering support for local processing plants to disadvantaged farmers can bring numerous positive attributes, enhancing their economic viability, sustainability, and community development. Here are some key benefits:

- 1. **Value Addition**: Local processing plants enable farmers to add value to their raw agricultural products, turning them into processed goods like jams, juices, canned vegetables, and more. This can significantly increase the profitability of their produce.
- 2. **Market Expansion**: Processed products often have a longer shelf life and can be marketed to a wider range of customers, including local, national, and international markets. This opens up new revenue streams and reduces dependency on local market conditions.
- 3. **Reduced Post-Harvest Losses**: Processing plants help minimize post-harvest losses by converting perishable goods into longer-lasting products. This ensures more of the harvest is utilized, improving food security and farmers' incomes.
- 4. **Job Creation**: Establishing and operating a local processing plant creates jobs in rural communities, providing employment opportunities for local residents and contributing to the overall economic development of the area.
- 5. **Improved Bargaining Power**: With access to processing facilities, farmers can negotiate better prices for their raw products or finished goods. They are no longer forced to sell at low prices during peak harvest times when the market is saturated.
- 6. **Economic Diversification**: Processing plants allow farmers to diversify their products, reducing risk and dependency on a single crop. This diversification can stabilize incomes and make farming operations more resilient to market fluctuations.
- 7. **Enhanced Sustainability**: Local processing plants can focus on sustainable practices, such as reducing waste, recycling by-products, and using environmentally friendly packaging. This supports overall environmental sustainability in the agricultural sector.
- 8. **Community Development**: A processing plant can become a hub for community development, fostering collaboration among farmers, providing training and educational opportunities, and strengthening social ties within the community.
- 9. **Access to Technology and Innovation**: Processing plants often bring new technologies and innovations to rural areas, which can benefit farmers through improved efficiency, quality control, and product development.
- 10. **Brand Development**: Local processing plants can help farmers create and market their own brands, increasing recognition and demand for their products. This branding can lead to premium pricing and customer loyalty.
- 11. **Infrastructure Improvement**: Establishing processing plants often leads to improvements in local infrastructure, such as roads, electricity, and water supply, benefiting the entire community.
- 12. **Support for Small-Scale Farmers**: Small-scale and disadvantaged farmers often struggle to access large processing facilities. Local processing plants provide them with accessible options to process and market their products competitively.
- 13. **Economic Empowerment**: By enabling farmers to capture more of the value chain, local processing plants contribute to the economic empowerment of disadvantaged farmers, helping them to become more self-sufficient and resilient.
- 14. **Quality Control**: Local processing plants can implement stringent quality control measures, ensuring that the products meet market standards and safety regulations, which can enhance consumer trust and marketability.
- 15. **Educational and Training Opportunities**: Processing plants can offer training programs for farmers on processing techniques, food safety, business management, and other relevant skills, increasing their knowledge and capabilities.

SOUTH GEORGIA FARMING SOLUTIONS

- A) Is a non-profit
- B) Has 30 years of experience in human rights advocacy
- C) Enrolled with SAM.GOV
- D) Has 35 years of grant writing experience
- E) Currently funds 1 million dollars for homeless persons and programs
- F) Currently trains and supports new minority businesses
- G) Currently disseminates information and referral services for families and minority businesses in crisis.
- H) Prefers grants over loans

TOP 10 FOUNDATIONS FOR CO-OP CONSIDERATION

- 1. **John Deere**. Founded in 1837, John Deere has become synonymous with agricultural equipment. Known for their reliable tractors, they also lead in technological innovations like precision agriculture tools.
- 2. **Case IH**. A merger of Case and International Harvester in 1985 created Case IH. They are renowned for their advanced tractors and harvesters and have contributed significantly to the mechanization of agriculture.
- 3. **New Holland**, established in 1895, is recognized for its diverse range of equipment, including tractors, balers, and combine harvesters. They've pioneered environmentally friendly technologies in farm machinery.
- 4. **Caterpillar Inc.** While primarily known for construction machinery, Caterpillar also offers a line of agricultural equipment. They're noted for their durable and high-performance machinery, including loaders and excavators suitable for farm use.
- 5. **AGCO Corporation**. Formed in 1990, AGCO has rapidly grown, offering products under various brands like Massey Ferguson and Fendt. Their equipment range includes tractors, combines, and sprayers, focusing on innovation and reliability.
- 6. **Kubota**. Originating in Japan but with a strong presence in the US, Kubota is recognized for compact tractors and heavy equipment. Their machinery is acclaimed for versatility and advanced technology in compact designs.
- 7. **Vermeer Corporation**. Founded in 1948, Vermeer specializes in agricultural and industrial equipment. They are well-known for their balers and hay and forage equipment, with a focus on durability and efficiency.
- 8. **CLAAS**. A leading international manufacturer, CLAAS has a strong presence in the US, famous for their high-quality combines, forage harvesters, and tractors. They are at the forefront of harvesting technology innovation.
- 9. **Kinze Manufacturing**. Established in 1965, Kinze is renowned for its innovative planting and grain auger equipment. They have made significant contributions to planting efficiency with their technologically advanced planters.
- 10. **Mahindra USA**. A subsidiary of the Indian multinational Mahindra Group, Mahindra USA specializes in compact and subcompact tractors. They are known for their robust and efficient designs, catering to small and medium-sized farms.

EQUIPTMENT FOR CO-OP

TRACTORS

Tractors have become indispensable machinery in contemporary agricultural practices. Their ubiquitous presence across landscapes reflects their crucial role in powering various farm operations. The sheer variety of sizes and specifications available ensures that farmers can find the perfect tractor to match their specific needs and land size.

The availability of numerous attachments and implements boasts a remarkable versatility for tractors. Tractors can be used for:

- **Tiling and cultivation**. Preparing the soil for planting through plowing, harrowing, and disking:
- **Planting and seeding**. Accurately sowing seeds at optimal depths and spacing for better crop establishment;
- **Fertilizing and spraying**. Efficiently applying fertilizers, pesticides, and herbicides for enhanced crop health and pest control;
- **Haymaking and harvesting**. Mowing, baling, and transporting hay and other crops with ease;
- **Transporting materials**. Efficiently moving crops, livestock, and farm equipment across the land.

HARROWS

The harrow plays a crucial role in agricultural practices, serving as a fundamental tool for shallow tillage, a vital stage in crop production. Following the act of plowing, which typically breaks up larger clods of soil, the harrow comes into play to further refine the earth's surface.

Its primary function is to:

- Break up and pulverize remaining clods. This creates a finely textured seedbed, ideal for planting seeds at uniform depths, promoting optimal germination and seedling growth;
- Level the soil. This facilitates consistent water distribution and prevents pooling, minimizing the risk of erosion and ensuring uniform plant growth;
- Incorporate crop residues and fertilizers. By mixing these elements into the topsoil, the harrow enhances soil fertility and nutrient availability for crops.

BALERS

Balers play a crucial role in post-harvest management on farms, serving to transform loose, harvested crops into compact, easily transportable, and storable bales.

While often referred to as 'hay balers', these machines cater to a diverse range of harvested crops, including:

- **Hay and fodder**. Compressed into square, round, or net-wrapped bales for livestock feed;
- Cotton. Baled for efficient ginning and processing of fibers;
- Flax straw. Compacted for use in textiles, construction materials, and biofuels;
- Salt marsh hay. Bundled for use in land management, erosion control, and animal bedding;
- Silage. Packed and preserved for efficient animal feed.

FERTILIZER SPREADERS

Fertilizer spreaders are critical agricultural tools dedicated to the uniform application of fertilizers across designated areas. Primarily mounted on tractors for efficiency and precise control, these machines ensure optimal distribution of vital nutrients, leading to rapid and effective field fertilization. Let's have a look at the types and applications of spreaders:

• Centrifugal spreaders. Pneumatic spreaders., Pendulum spreaders

Creating A Feasibility Study Noted: Diagram for Information purposes.

