Diversified Farming and Food Systems

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A Beginning Farmer Workbook:

How to Plan, Support, and Grow Your Farm or Ranch

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A Beginning Farmer Workbook: How to Plan, Support, and Grow Your Farm or Ranch

Starting a new endeavor can be both daunting and exciting. You will learn new skills and find others who have gone through similar experiences.

If you're a beginning farmer or rancher, the success of your new endeavor depends highly upon establishing a careful, practical plan. This workbook will help you create such a plan — you will list your current assets, define achievable goals, and develop a feasible action plan. We'll also provide resources to support you on your journey.

We divided this workbook into four sections to help you achieve your goals:

1. ***Starting a Farm: What Are Your Realities? (page 2)***
2. ***Mapping Assets: What Do You Have? (page 8)***
3. ***Setting Goals: What Would You Like to Do with Your Farm? (page 33)***
4. ***Creating Feasible Action Plans: How Do You Get What You Want? (page 39)***
5. ***Resources (page 46)***

Completing the activities and worksheets in this manual should prepare you to embark on your new adventure and become an important part of the farming community.

Although this workbook is mainly designed for someone who is already farming, you can still learn a lot by working through the worksheets if you are still contemplating becoming a farmer. Taking time to think about your assets and what you would like to have on a farm is a good idea for anyone who is currently farming or would like to become a farmer.

Starting a Farm: What Are Your Realities?

What Do You Do Now?

So, you inherited, leased, or purchased a small plot of land. What do you do now?

If this sounds familiar, you aren't alone. Many Purdue Extension educators have heard this tale from numerous small acreage landowners across the state.

The USDA-National Agricultural Statistics Service has found that a majority of farmers and ranchers (greater than 75 percent) own small tracts of land (less than 200 acres). However, the statistics also show that the numbers of farmers and ranchers who are just starting out have been declining over time.

Multiple factors contribute to this decline, including the high costs of purchasing land and startup equipment. In addition, it can be difficult to find enough capital to begin production and sustain the business while you're securing markets for your products.

Numerous people who farm on small acreage lands struggle to make ends meet. They often need to supplement their income with off-farm work, particularly during winter when on-farm production declines or when they need to maintain health insurance benefits.

There are challenges and frustrations whenever we start something new. Understanding the realities of what it means to own (and be successful on) a small farm or ranch can reduce some of these uncertainties. You should ask questions about what you expect from the farm and what limitations and opportunities exist so you understand these realities better.

Some of these questions are:

- How much time will you commit to working on the farm?
- Do you have startup capital?
- Will you need to work a part-time job to survive?
- Who will purchase your products?

This workbook will help you think about many of the questions you need to ask yourself before starting a farm. We will ask you to consider questions about yourself, your farm, your family, and other topics to help you better understand the opportunities available and any constraining limitations.

Planning for Success

Our goal is to help you envision what your farm can be, understand the realities of making that happen, and help you design a realistic approach to achieve your goals. When we detail constraints or difficulties, we don't intend to deter you from farming. Rather, we want to help you think about what you'll need to be successful through careful thinking and planning.

Take time to think about how you will plan for success, develop your markets, and determine what training you need. This will help make you better prepared to capitalize on opportunities that present themselves for your farm or ranch and help you weather possible problems that might arise.

As you move through this workbook, take time to complete the tables and questions to the best of your ability knowing what you know now. Don't just passively read. The real value to your enterprise is filling out the worksheets and developing your plans. Over time, as your knowledge and experience increase, it may be helpful to revisit or redo this workbook each year as you learn more about your farm, potential markets, labor sources, and so on.

The first step is to think about what you want your farm to look in the future — your vision. Where would you like your farm to be down the road? This could be a mental picture of how you see your farm 5 or 10 years in the future. It will help you define how to shape your farm to achieve your goals.

The second step is to think about what you want now and how you can actually achieve the long-term goals you have for your farm — your mission. It doesn't necessarily define the future of your farm but helps you think about why you farm the way you farm, how will you do this, what makes your farm different, and what benefits can you get from making a farm as you have envisioned it.

Let's think about your vision and mission for your farm. This will help as you map out your assets, think about your goals, and plan your action steps to make your dreams a reality.

Creating Your Farm Vision and Mission

Let's Figure It Out

Where Do You Want to Be?

Take some time to describe your farm today and to envision your farm in the long-, medium-, and short-terms. If you are not currently farming, you might skip part one, unless you have a clear picture of how that farm might look right now. Write your responses in the spaces provided below.

What is happening on your farm today? How did you get to where you are today? What have you already learned or completed on your farm?	In 10 years, how would you like to see your farm? How will it fit into your community? How will your farm work within your family unit?
Describe your enterprises, scale, infrastructure, skills learned, networks established, or others.	

In about five years, how would you like to see your farm in terms of your family, community, and the environment?

In one to two years, what would you like to see occurring on your farm in terms of supporting you, your family, the land, or your community?

Vision Statement

You can construct your vision statement by combining the answers to the questions above into one statement. Your statement should explain how you hope your farm will support you, your family, your community, and the environment.

Write your vision statement in the space below.

Let's Figure It Out

How Will You Achieve Your Vision?

In order to make your vision a reality, it is important to answer some questions about how you might actually achieve some of these goals on your farm.

Write your answers to the questions in the spaces below.

Why do you want to farm?

What are some of the important core values that could affect how you will achieve your long-term goals for the farm?

Some examples of core values might be organic production, selling locally, environmentally friendly, family-oriented, community-supported, low-technology, no debt, etc.

What sorts of activities and changes might you need to make to achieve the vision you have for your farm?

What benefits do you receive (social, economic, or environmental) by farming?

What makes your farm different than other farms in your region? What is your unique niche?

What benefits might others receive from your efforts?

Let's Figure It Out

Mission Statement

You can construct your mission statement by looking at your answers on the How Will You Achieve Your Vision? worksheet to understand how you want to achieve your goals.

Here are some examples of mission statements for small, diversified farms:

- The mission of our farm is to be a local source for high-quality vegetables and fruits that uses organic principles to provide safe foods for our customers and a healthy environment. We hope to provide an innovative shopping experience while educating the surrounding community about the benefits of eating locally grown foods.
- Our primary mission is to educate our local community while using our farm as a model. We use sustainable and organic practices while taking land stewardship into consideration. By producing locally grown, organic crops, we will provide opportunities for our students to be responsible for the environment and to learn how to foster a sense of community by working together.

Write your mission statement in the space below.

Mapping Assets: What Do You Have?

Once you start to think about what a farm means to you and your family, the next step is to start figuring out the assets you have. These assets might include the land, your workforce, buildings, access to capital, financial resources, family loans, credit, social connections, business relationships, infrastructure, knowledge, and farming experience, among others.

Evaluating any potential negative issues on your farm is also critical to mapping your farm's assets. Aging infrastructure can be more of a liability to a beginning farmer than an asset. Look at the opportunities on your farm, but be realistic about the potential liabilities imposed by old infrastructure or even abused land.

A good way to start thinking about your assets is to draw a map of what your farm looks like now. What is on your farm? Where are your crops located? What is the orientation of your pastures? Where do you have soil drainage or fertility problems on your farm?

By drawing an image of your farm that includes details of what is physically there, you can start the process of listing all your assets. You also can work on some of the goals or objectives as to how you would like to see your farm grow in the future. Once you complete your map, it is useful to have your family members draw out how they perceive the farm. It can be quite telling to see how they envision the farm. But getting family input is also essential for success because it allows you all to reach a consensus or agreement about how your farm should look or work.

Before you can plan your farm's future, you must first determine what you already have.

Let's Figure It Out

Draw a Map of Your Farm or Ranch

Use this page, a separate sheet of paper, PowerPoint, or some other software to draw a map of your farm or ranch as it looks now. Include all buildings, roads, trails, fields, paddocks, plots, waterways, areas of concern (soil drainage or poor fertility), woodland areas, or other notable land markers. Feel free to use a larger piece of paper for more details, colored markers, or a computer (PowerPoint) to define different sections of your farm.

Tools to Help You Map Your Farm

There are other resources that help you better understand what is on your land. For example, you can ask for an Extension expert or state soil scientist to walk your land with you *before* you buy or lease. (Think of it like getting a home inspection, except it's free.) Online soil maps can help you understand any fertility or drainage limitations. The USDA-Natural Resources Conservation Service (USDA-NRCS) provides these maps at websoilsurvey.sc.egov.usda.gov. You can also access printed soil maps and reports at your local Soil and Water Conservation District (SWCD), USDA-NRCS, or USDA-Farm Service Agency (FSA) offices.

These soil maps can be very helpful. Farmers often plant in soils that do not provide optimal conditions for specific crops. If you understand what is present on your property, it will give you a better chance of matching the right crops with the soil types you have for maximum growth.

Google Maps (www.google.com/maps) is another great tool that can help you draw your property lines and place your farm or ranch in the context of the regional landscape. By using the historical imagery tool in Google Maps, you can see past land use over time. This can be very helpful to compare wet and dry years. By understanding the location of where you are working, the natural contours of the land, the watershed, and other natural features, you can optimize where you will place windbreaks, drainage systems, terraces, and other features.

If you are not currently farming, use this space to assess potential land that you would like to purchase or lease. Take these worksheets with you while you are walking the land to determine if it meets your expectations.

After you map how your farm looks to you today, you can start to assess what you have and how you can put it to better use. Don't forget to consider assets you might not "have," per se, but "have access to" or "could access" through relationships, networks, or educational opportunities.

The USDA-Natural Resources Conservation Service (NRCS) offers technical assistance, financial assistance, tools, and resources for all farmers. There is an NRCS office in every state with specialists who can help you. For more information, visit www.nrcs.usda.gov.

Liz and Nate Brownlee, Nightfall Farm

"Putting energy and time into the land will help it heal more quickly. It has been worth it to invest in the health of the soil."
— Liz Brownlee

Liz and Nate Brownlee were working on a vegetable farm when they came to a realization. In order to nourish their plants, they needed to have some reliable form of fertilizer.

So, when the couple decided to start their own farm, they decided to start a humane animal operation that would feed themselves, their neighbors, and their soil. Today, they raise chickens, turkeys, pigs, and sheep — selling direct through farmers markets and a meat CSA (community supported agriculture) service.

When they started their livestock operation, Liz and Nate realized they were having problems with their soils but did not understand why. The official soil maps of their farm said that their soils were silt loam, but they learned later that they actually have heavy clay soils. Moreover, their farm is in a floodplain, and if they get a heavy rain, the pastures will have standing water.

They have had to adapt to these conditions. They pull their chicken tractors around the wet spots and have to move their pigs more regularly when they get heavy rains. Liz and Nate don't raise cattle on their farm because of the heavy soils and soil compaction issues. Sheep are lighter on the soil, so they don't need to be moved as frequently as the chickens and pigs.

Liz and Nate found support from their local Soil and Water Conservation District (SWCD) and USDA-Natural Resources Conservation Service (NRCS) offices. Experts came out and walked the land, discussed where the problem areas were going to be, and helped the couple find necessary funding to build fencing and a well to water their animals, establish pollinator habitats, and plant cover crops.

Because they felt like they didn't know where to put in a fence or what they needed to do to install one, these programs helped them get a good start on their humane animal production enterprise.

Liz Brownlee shares this piece of wisdom about starting a new farming enterprise: "Find a mentor who you can learn from before you get started and while you are starting out. Especially with livestock, you need to have someone you can call and ask questions."

Three Types of Farm Assets

You can divide assets on a farm or ranch into three categories:

- **Biophysical assets.** These include the natural capital of your farm, such as the climate, land, vegetation, and water.
- **Economic assets.** These include the financial and built capitals that affect your farm, such as access to credit, infrastructure, expenses, and income.
- **Sociocultural assets.** These include the social, political, and cultural capitals that play a role on your farm, such as your family, values, education or training, networks, and community.

There are many aspects to consider with each of these categories. It is important to take the time to think about the opportunities and limitations your farming operation has from your unique assets.

Since we have already started thinking about biophysical assets (the natural capital of your farm), let's start there.

Biophysical Assets

Biophysical assets include land, soil, weather, climate, microclimate, diseases, pests, production units (crops, pasture, animals), and water — all of which can positively or negatively affect your production.

Are you aware of what you have on your land? You just drew a map of your land; do you think you could answer questions about all of these assets? Most seasoned farmers and ranchers would say they knew some of these answers when starting out but learned the others over time through trial and error.

For example, a farmer might say, "The northeast corner of my farm has never been able to produce anything." The farmer may say this because she has planted three different crops in that corner three years in a row and all of the yields have been below the average of the rest of the farm.

There are many reasons for low production, but the most common problems stem from a biophysical cause. When you improve your understanding of all of the nooks and crannies on your farm or ranch, it helps you become a better producer. Learning to be observant is critical, but it is also important to learn more about soil health, crop production, plant health, and other topics — both in general and on your farm.

Complete the Map Your Biophysical Assets table and keep records to help you think about your farm's strengths and weaknesses. Consider what has benefited, or has the potential to benefit, your farming operation. Also consider what has limited, or has the potential to limit, you from accomplishing your goals. Remember the key factors that you should consider when thinking about each resource. You can use this table as an evaluation tool if you are thinking about purchasing or leasing land to start your farm.

For example: Under the Water Resources asset, you might write: "On the farm, there is water for irrigation in the SW corner" in the Opportunities/Strengths column. Under the Limitations column, you might write: "There are no water sources for the other parts of the farm without putting in a new well." For the Key Factors to Consider column, you might write: "The quantity of water during certain periods of time, the quality of the water, season fluctuations, regulatory issues."

Richard and Susan Kremer, Little Prairie Farms

"The key to success is knowing what you are up against, up front."
— Richard Kremer

Richard and Susan Kremer live on about three acres of land with their two daughters. Their initial goal was to plant a large garden and homestead the land to produce as much food as they could on the ground available to them.

They grow, process (freeze, dry, ferment, and can), and eat about 80 percent of their own food. But when they selected their farm, they didn't realize that they were picking one of the worst possible places to build a farm. The property had no trees to block the winds racing across the prairie. They are surrounded by thousands of acres of corn and soybean farms. Their soils are very fertile, but the dense prairie loams can be very wet.

Rich grew up on a farm in Pennsylvania, so he read as much as he could about other people farming on small acreage and making a living. He realized he didn't need large swaths of land, he just needed to farm very intensively and understand the biophysical conditions that were limiting his success.

His main goal is to stop tilling the soil. He wants to create a permanent system in which he strip-composts in the walkways and then deposits the composted wood chips on permanent raised beds the following season. This cuts down on wind erosion and the amount of water that ponds in his beds, reduces hard crusting of the soil, increases the number of crops harvested per season, and improves soil structure.

His biggest challenges have been the biophysical conditions of where he is trying to farm. He has planted windbreaks to reduce wind erosion. He has also installed three modified high tunnels that can withstand 90-mile-per-hour winds. He received a USDA-Natural Resources Conservation Services-Environmental Quality Incentives Program (NRCS-EQIP) grant to build two of the high tunnels, primarily because the high tunnels reduce wind erosion and improve vegetable production.

With the high tunnels, he transplants more of his crop to reduce plant loss in the raised beds that aren't tilled. Direct seeding only works in ground that is tilled, so he has to trade off the extra labor in the greenhouse and growing the plants for transplanting. He is also able to suppress weeds by covering the rows around the transplants. He uses a planting spreadsheet to determine what he needs to plant to get his best yields and rotates his crops to increase soil health.

His most recent interest is dealing with extreme climate events — such as managing 7 inches of rain in 24 hours, tornado-type windstorms, or long droughts.

Rich's piece of wisdom: "Evolution is the only way to stay relevant."

Let's Figure It Out

Map Your Biophysical Assets

Complete the table below about the current biophysical assets on your farm.

Biophysical Assets	Opportunities/Strengths	Limitations	Key Factors to Consider
Water Resources			
Soil Resources			
Land Availability			
Climate Characteristics			
Crop and Animal Production Possibilities			
Pest Pressure (Insect and Disease)			
Weed Pressure			

Dan and Julie Perkins, Perkins Family Farm

"Vegetables are very hard on the soil. You are mining the soil of nutrients and carbon as well as tilling and disrupting soil."
— Dan Perkins

Dan and Julie Perkins decided to look for land where they could be close to both family and markets. They didn't necessarily look for land that was good for producing vegetables.

Dan had mainly worked on heavy clay soils, so when the family ended up on a farm with sandy soil in Northwest Indiana, they didn't understand the challenges they would face from wind erosion, irrigation, and low fertility. On their farm, they could not rely on the soil to hold enough water to produce vegetables. In the beginning, they didn't get the yields they anticipated because they weren't watering enough, which is critical for vegetable production.

After reading some books and visiting accomplished farms, Dan assumed that if he started with a good soil base, he would be able to produce multiple crops of vegetables on raised beds in a season. In order to increase his production, Dan needed to increase the amount of carbon in his soil — a process that can take years of applying tons of compost.

Sandy soils thrive in wet years because they have sufficient water, but they still lack fertility and organic matter. The Perkins family combines leaves delivered from a local town every fall with local manure to make compost. Their main goal in applying the compost is to increase the soil's water-holding capacity and soil fertility.

The family has a checklist to ensure success. They determine what crops they are going to grow and sell, then figure out how to deliver enough water and fertility to the plants to increase production. They constantly worry about keeping enough carbon in the soil that can be depleted from farming vegetables, so they add carbon back through cover crops, compost, and rotation.

They also deal with unpredictable weather by using a high tunnel. By producing under plastic culture, you remove the variability of the weather. Better high tunnels need to be engineered to deal with snow load, wind, and hail. The Perkins family is constantly dealing with the risk of farming.

They are always trying to answer questions such as, "How do you manage receiving 5 inches of rain in a couple of hours?" Dan's answer: "Through raised beds, taking away risk, mulching, and protecting your soils."

Financial and Economic Assets

Just as it is important to know what you can grow on your farm based on biological and physical conditions, it is essential to understand the financial and economic resources you need to start your farm and ultimately to sell what you produce. You should look at your financial needs as early as possible. This will help you understand the potential scale of the enterprise you need to meet your goals, which can be determined through enterprise analysis. The scale should align with the land and human assets as well.

This guide does not consider your personal financial needs or off-farm income. This workbook mainly focuses on how your farm enterprise is working economically and where you are allocating your time and resources. There are in-depth guides and manuals you can use for a more holistic analysis of your family's financial needs. (We list some of these in Resources on page 46.)

We often forget that it may take a couple years to establish a business. It is important that you take into account that your farming enterprise may not produce an income during the first few years. You should consider other economic aspects when you are a beginning farmer, such as what markets are available to you, where those markets are located, land expenses for expanding, equipment needs, your available capital for expansion, and how you will manage risk.

This section will help you think about the financial and economic assets of your farming system.

Determining Your Inputs

When you think about economic factors, consider all areas of your farm. For example, it is critical to understand both the market and all production costs for your farming enterprise in order to gauge the price you will be able to sell your product for and break even or have an income.

You can divide production costs into **fixed costs** (land, equipment, taxes) and **variable costs** (labor, inputs). Understanding these costs will help you understand how well you are managing the different components of your farm. The more complex your farming enterprise, the more complex the economic analysis.

Let's start with what you will sell and how you plan to grow or raise that product. You will need to know what input costs you will need to achieve a desired yield for a particular crop (vegetables, grains, fruits, flowers) or animal product (meat, eggs, milk, honey). You will also want to determine the price you are receiving or would like to receive for selling a unit of your product to determine your total income.

Next, consider what it would take to produce this given amount of a crop or product (not including the labor). These are considered the inputs you need to produce a certain yield. Fill out the List Inputs Needed to Start Your Crop/Product table.

This workbook doesn't provide information about personal finances. For more information, check out some of the resources on pages 46 and 47.

Let's Figure It Out

List Inputs Needed to Start Your Crop/Product

What do you need to *start* producing your crop or product (seeds, fertilizer, soil amendments, buildings, equipment, etc.)? Complete this worksheet for each enterprise on your farm by writing the inputs you need to start the enterprise. Add as many inputs as you think you will need.

Farm Enterprise:

List the inputs you need to *begin* this enterprise.

List Inputs Needed to Raise Crop/Product

What do you need *while* raising your crop or product (medicines, organic or nonorganic pesticides, fertilizers)? Complete this worksheet for each enterprise on your farm by listing the inputs you need to successfully raise your crop or product. Add as many inputs as you think you will need.

Farm Enterprise:

List the inputs you need to *complete* this enterprise.

Determining Variable Input Costs

Now that you have an idea of what inputs you will need for each crop or product, we need to figure out how much you need of each input to get a desired outcome and how much the input will cost. (See the example in the List Variable Input Costs table.) You will need to think about how long it will take to produce the good you will be selling, so also think about how much you will need over the life of your enterprise.

For example, if you expect to produce farm-fresh eggs, you need to think about the investment of purchasing chickens as well as all other input costs. Your goal is to earn enough income from selling eggs to offset the inputs (feed, medicines) you need to produce them.

Variable input costs to produce eggs might include the chickens or chicks, feed, medicines, cartons, and any other inputs you might purchase at a local farm store or online. These costs are usually easy to track because you will have a receipt for each one and they are a direct cost for a specific farming enterprise.

If you expect to produce tomatoes, the variable inputs will be different and might include seeds, trays, fertilizer, and pesticides.

It is important to think about *all* of the inputs required to produce whatever crop or product you hope to sell. You should keep track of all direct variable costs for each enterprise on your farm. For each enterprise, search out information on the needs of the crop or product you hope to sell. Ask others, seek help from Extension educators, read applicable books, explore objective and expert online resources, and find enterprise budgets. Any additional infrastructure or special equipment costs used for more than one crop or rotation are considered capital costs and will be considered later in the workbook.

Purdue Extension has an office in every county in Indiana. Educators are able to help you with nearly all aspects of production — from planning to diagnosing problems. Learn more at extension.purdue.edu or call 888-EXT-INFO (398-4636).

Let's Figure It Out

Example: List Variable Input Costs

Crop/Product: *Eggs*	
Item	**Cost**
Cartons	32 cartons @ $0.25 = $8/month
Feed	2-50lb bags of feed = $35/month
Medicines	$7/month
Chickens	$20 for each pullet (young hen that is starting to lay eggs) $3 for a baby chick

Your Turn: List Variable Input Costs

Crop/Product:	
Item	**Cost**

Determining Yields and Sales

After you list your economic assets, you should consider how much you'll actually produce (or what you conservatively anticipate you will be able to produce), taking into consideration a loss in yield due to unforeseen circumstances such as weather or poor management, as well as other situations.

Let's Figure It Out

List Products and Potential Yields

What do you hope to sell and what do you anticipate the yields to be in a given unit of time (week, month, year)?

Item	Yield

Will the yield change over time or will it stay consistent?	Do you intend to increase yield over time?
Describe the change you anticipate.	*Think about this for all the crops or products that you hope to commercialize.*

Remember that unforeseen issues (demand, accidents, etc.) can reduce the amount niche market farmers can sell by a certain percentage each year. Reduce your income by this percentage if it is known. One way to determine this percentage is to talk to other farmers to find out how much of their yields they expect to lose. For example, some farmers might say they lose 20-30 percent, but this is highly variable and depends on many factors, including weather, customers, markets, and accidents. You can also start annually calculating how much you plant and your actual yield to more accurately determine what you can anticipate for yield loss.

Once you know how much you think you will be able to realistically produce and sell, enter this number into the List Farming Enterprises worksheet (page 26). If you think the yield will change over time, include multiple lines in your table for your crop or product to see how this might affect your total income.

Determining Labor Costs

For the farm-fresh egg example, you also need to account for your fixed costs and labor. To account for your time in this example, estimate the amount of time you will need to take care of the chickens, collect and clean the eggs, bring the eggs to your consumer (delivery, farmers market, etc.), and any other jobs related to producing eggs at a given cost per hour.

If you are doing the work, you often estimate the labor cost. A common practice is to use the minimum wage as a reference if you think you can find someone to do the job for that amount. However, it can be challenging to find people to work for minimum wage for some farm jobs.

Labor costs often can be the key factor when determining the sustainability of a farming enterprise, so carefully consider labor costs and estimates. Paying for outside labor can be a prohibitive expense, but it may be necessary to get the farm started.

Thinking about the types of labor you need also dictates whether you will need to contract out for help or can cover it yourself. It may be worth it to pay for high-quality labor, particularly if it is a skill you or someone in your family does not have. Calculating labor costs can be complicated because the work will probably change during the day (or hour). Farmers frequently multi-task as they go through their land (weeding, planting, scouting for disease, making phone calls for new markets, and so on).

Let's Figure It Out

Estimate Labor Needed to Raise Crop/Product

Complete this table with the types of jobs you will need for each farm enterprise and estimate how many hours you will need to accomplish each task.

Farm Enterprise:		
Hourly Wage Used:		
Task	**Hours**	**Cost**

How many different farm enterprises do you have on your farm that are taking up your time?	**Considering all jobs necessary for these enterprises, do you and your family have enough time to ensure you will obtain estimated yields?**

Is there an available labor force to tap just for particular times or skills, or do you need to consider scaling your enterprises to be able to afford (and provide reliable work for) regular employees (full-time or part-time)?

Determining Prices

After you produce your crop or product, at what price will you sell it?

One of the biggest challenges farmers have is determining a fair price that customers will pay, that will ensure a profit, and that will not put them out of business.

People take many approaches to set prices. They can look around to see what their neighbors are charging for a comparable product or they can go to the grocery store and add or subtract a percentage, based on the understanding that they are selling retail. Others take an average of all of these prices and set something similar.

It is very important to realize that as a beginning farmer, you will struggle with this because most wholesale producers sell at a very low cost while farmers who are well-established in farmers markets may sell their products at a much higher cost. The biggest issue is for you to determine your cost of production so you can set a fair price consumers are willing to pay and at which you ensure that you cover all production costs. If you are unable to do that, then you probably need to find something else to produce or a different cropping system in order to make the price more economical.

When determining product prices, make sure you consider the time you invested in the enterprise. We often calculate costs without accounting for all the time necessary to raise the chickens (feed, water, clean out coops), and collect, clean, transport, market, and sell the eggs. When you see what is left over after the sale to pay yourself, you may not even be making minimum wage.

One common complaint from advanced beginner and established farmers is a pattern of new farmers entering a market, underpricing their product to be "competitive" in order to attract customers and then going out of business because they did not have a firm understanding of their costs. Often, the unrealistic low prices drove down the customers' understanding of the value of the product and willingness to pay a good price.

A number of websites provide the "going" prices for products in different areas and economic levels, including:

- The Rodale Institute Organic Price Report Tool, rodaleinstitute.org/farm/organic-price-report-tool
- The USDA-Agricultural Marketing Service (AMS), www.ams.usda.gov

These are good alternatives to the best way of setting a price, which is to know what your costs are, not forgetting your labor, and adding in an extra percentage for profit.

Estimate Equipment, Infrastructure, and Land Needs

Some of the largest costs for beginning farmers are investments in necessary equipment and infrastructure to ensure they have the needed tools to turn a profit. For many of these farmers, labor-saving equipment is the most important economic or financial asset to make their farm sustainable. But it can be challenging to find equipment that suits your land resources and your needs. Many farmers retool old equipment to have it work for their scale while others invest in new machinery that was built for small-acreage farms.

Genesis McKiernan-Allen and Eli Robb, Full Hand Farm

"We wanted to be our own risk."
— Genesis McKiernan-Allen

When Genesis McKiernan-Allen and Eli Robb started vegetable farming, they already had years of experience working on other farms around the country. They had a bit of cash and they knew how much they needed to make it.

They focused for a year or two on saving every penny to start their own farm. They were very nervous about taking a loan because they weren't sure they would be able to repay it if the farm didn't work out. Taking a loan, they thought, would take away their freedom, so they focused on starting small and paying with cash. They both worked off-farm for the first year. Eli became a full-time farmer after the initial year when it became clear how important it was for someone to be on the farm on a more permanent basis. Genesis quit her off-farm job after three years when they felt like the farm business was solid.

During their first year of farming, they worked land owned by relatives. After that year, they felt they had some traction and decided to seek a realistic loan to help them purchase their own farm. They took a business planning course online during the winter and had a business plan in hand when they went to the Farm Services Agency (FSA) office. They were diligent about filing taxes appropriately to show that they had three years of experience. They had one year of experience as interns at Practical Farmers of Iowa and two years of Schedule F. They received a loan to purchase the property through the beginning farmer program and received an operating loan to ensure success on their farm.

Genesis and Eli have done everything they can to reduce their expenses. Eli is mechanically minded and can fix things around the farm. They borrow materials from others when they can, talk to farmers before purchasing equipment, own used cars, look for deals, and get feedback from others before making commitments. They are active in a number of farmers markets in Indianapolis and previously in Zionsville. They attest that their first year was not a good year for farm/life balance and say it took three or four years to get to where they feel like they have some free time. They are full-time farmers and have two children who are active on the farm.

Genesis' advice to new farmers: "If you dream of an idyllic life of tilling the soil, you just might fall in love with it and never look back."

Let's Figure It Out

Special Equipment and Infrastructure Needs

Answer the questions in the spaces below to help you determine your equipment needs.

What tools do you need to produce the crop or product you want to raise?

If you don't know, who might you ask? Where could you find out?

Are there tools available if you expand production of your crop or product?

Remember that if there aren't tools that have been engineered or you can't afford them to help save on labor costs as you expand, this may limit expansion.

Do you have the appropriate buildings (wash and pack area, chicken coops, greenhouses, etc.) and other infrastructure (fencing, irrigation, drainage, raised bed construction, etc.) to successfully produce the crop or product?

Estimate Land Needs

In order to produce a crop or product, you will need to determine how much land you need dedicate for production. Often, land resources are important limitations because of the cost of purchasing more, the fertility of the soil, or the location to markets or current land acquisitions.

Answer this question in the space below to help you determine your land needs.

How much land will you need in order to meet your expected market demand and not overwhelm your labor resources?

Use the information you collected and entered above to complete the List Farming Enterprises table (page 26) and determine your total annual income, which is the annual sales multiplied by the price. Estimate as necessary.

Let's Figure It Out

List Farming Enterprises

Complete the table below to help determine your annual income.

Crop or Product	Yield/Sales	Input Costs	Labor Costs	Retail Price	Total Annual Cost	Total Annual Income (Yield/Sales x Retail Price)
Example: Eggs	360 dozen/year	$50/month	4 hours/month $40/month	$3/dozen	$1,080	$1,080

Determining Access to Capital or Credit

A lack of starting capital hinders many beginning farmers from growing and expanding their operations. Some farmers are able to receive home equity loans or apply for the USDA-Farm Service Agency (FSA) beginning farmer loan program through the federal government. Others would prefer to avoid debt and build their farming enterprises gradually.

You need to consider your options. Most loan programs will require you to have a business plan and other paperwork before approving your loan. Numerous resources can help you make this decision, including the USDA-FSA Beginning Farmers and Ranchers Loans page, www.fsa.usda.gov/programs-and-services/farm-loan-programs/beginning-farmers-and-ranchers-loans/index.

Determining Market Types and Locations

Another factor you should consider is the types of markets available to you and what you need so that you can access those markets. You need to really identify the potential markets and then test their market assumptions. Often, beginning farmers are willing to take on thousands of dollars of debt but unwilling to pick up the phone to talk with their prospective buyers before making the investment.

Examples of possible markets for beginning farmers are farmers markets, CSAs (community supported agriculture), food hubs, direct online sales, schools, hospitals, institutions, office complexes, restaurants, and farm stands. Each of these markets is unique, and you need to do your homework to understand the demands, potential customers, regulations, and competition at each type of market. You also need to know where these markets are located because you need to consider any costs for transporting your products to these markets when determining the feasibility of your operation.

You should also remember to calculate the costs for any permits or certificates that markets may require. For many markets, you will be required to take good agricultural practices (GAPs) training for food safety. Others may require you to take training to comply with the U.S. FDA's Food Safety Modernization Act (FSMA).

Don't be afraid to call on prospective buyers to find out what kinds of products they want. Knowing that you have a buyer ready to buy from you will help you sell your goods.

Nate and Emily Parks, Silverthorn Farm

"It took five years to really understand the product lineup and be confident that it would all sell out."
— Nate Parks

Nate and Emily Parks, along with their three young children, have been producing vegetables for multiple markets across central Indiana for 11 years. They produce more than 40 kinds of vegetables on 25 acres of land. The farm has been in Emily's family for generations but was mainly farmed as a cash-rent operation for conventional grains. When they took over the farm in 2006, they decided to use organic practices and eliminate synthetic fertilizer and pesticide use.

When they started, their first venture into selling their produce was to the local farmers market. Nate and Emily wanted to farm full-time but they knew they would first need to find markets to sell their products. From their first farmers market experience, they realized their displays needed to look good to sell produce.

"If it isn't beautiful, you won't sell it," Nate says. "We shop with our eyes."

They learned techniques from the farmers market that helped them improve the aesthetics and creativity of their displays. A farmers market is a great way for a new farmer to "cut your teeth" and get some experience.

The couple was fortunate that they had other income and did not rely on farmers market sales until the following year. They had to determine exactly what they need to bring to the markets in spring, summer, and fall. They have learned a lot about selling their products because each market is different. They started at the farmers markets in the Lafayette area and then began going to Carmel in year three and Broad Ripple in year five. In year three, they started a CSA (community supported agriculture) and added multiple restaurant accounts.

Now in year 11, they sell through an on-farm market, an online CSA, and to dozens of restaurants. Part of this was to improve their farm/life balance and to give them more time on the farm — not going to, spending time at, and coming back from farmers markets.

They had to figure out their limitations when they were selling at the farmers markets. It is important to understand your market, what people want, the demographics of those at your market, and how your stand is set up.

For farmers starting out in farmers markets, Nate's advice: "Take everything you can possibly take, and don't worry about bringing it home and throwing it away in the end."

Let's Figure It Out

Identify Your Markets

What potential markets are near your farm?

Considering the products you would like to sell, who else is selling in these markets?

What are they selling?

How long have they been established?

What are their prices?

What sorts of demand are there for the products you would like to sell?

Who are your potential buyers?

Social and Cultural Assets

We often overlook social and cultural considerations when mapping out farm assets. These assets include your training, education, and experiences; the stability of your community, family unit (composition, cohesion), and self; your aversions, preferences, local knowledge, gender, vision for the future, and networking opportunities; the history of your area; the status of your land tenure; and the state of technical assistance, social organizations, population, adaptation, immigration (rural flight), and social services in your area.

Family Demographics and Capabilities

A good place to begin mapping your social and cultural assets is your family. Complete the Family Unit Demographics table by listing your family members and their special interests or capabilities for working on a farm or in a farming enterprise. This will help you determine how you might fulfill your goals in the next few years.

Don't forget to include computer skills, organizational abilities, and other capabilities or interests that you might be able to take advantage of when trying to sell or market your products. It is also important to consider any limitations this family member might have such as off-farm work, competing interests, commitments, family times, etc.

Tyler Gough, Indy Urban Acres

"People have a responsibility to their community so they come out and help. The key is putting the community into the community garden."
— Tyler Gough

Indy Urban Acres began in 2011 as a way to fight food insecurity, food hunger, child obesity, diabetes, and negative health outcomes from poor nutrition. They received land from Indy Parks and funding from grants. Today, Indy Urban Acres sits on eight acres — two are devoted to row crops; three to raised beds, orchards, and a community garden; and three produce flowers. Tyler Gough was hired to run the farm, but he had to do more than just raise crops. He also had to raise up an entire community.

The farm is located in a lower-middle-income neighborhood in Indianapolis, near 21st and Shadeland. Because of the demographics, many people in the community don't know each other and don't talk to their neighbors. Tyler's first job was to engage with the community. He knocked on the doors of 50 houses to introduce himself and explain the project's purpose. He encouraged residents to get involved in the farm. In exchange for their work, they would get free produce. He also explained the concept of a community garden where Indy Urban Acres would provide raised beds, seeds, transplants, and the tools needed to farm.

The space allowed many residents to grow friendships. The garden is a place where 80-year-old women befriend guys with tattoos. They have bonded over gardening.

Tyler has been able to break the organization's dependence on grants and become self-sustaining. One way they did that is with their three acres of flowers, which they sell at farmers markets, weddings, wholesale flower shops, and grocery stores. Indy Urban Acres is continuing to expand with a new farm on the west side of Indianapolis.

The goal of the project is to produce food that goes to local food pantries. Two-thirds of the food they produce goes to the local community food pantry while the rest goes around the city. The neighborhood also has many Hispanic residents, and this space allows them to grow vegetables that are part of their ethnic diet and ensure that the food will be found in the local food pantry for others.

Tyler's goal: "Long-term is that we are out of business, there is no longer a need and we have figured out food insecurity, health problems, childhood obesity, and diabetes."

Let's Figure It Out

Determine Family Unit Demographics

Complete the table below to help determine your family's social and cultural assets.

Family Member	Age	Education	Interests	Capabilities	Limitations

List your family's capabilities (farming background, training or workshops attended, level of commitment, time and labor available):

Sara Creech, Blue Yonder Organic Farm

"I learned how to do everything from books, and I now use YouTube all the time."
— Sara Creech

When Sara Creech served in the Air Force, she admits she didn't know about the source of her food. That changed after her husband became ill with cancer. They started searching for alternative methods to treat him, as well as examining their diet and what they were eating. They talked to farmers about how they grew food, visited farms to learn more about organic farming methods, and read every book they could find on sustainable farming practices.

She purchased a Central Indiana farm near her sister. But Creech had no plan, and she realized after buying the property that it had been the dumping ground for the community. She spent days cleaning it out and thinking about what she wanted to do with her new farm. The first spring, she purchased six chicks from Tractor Supply, then she got some bottle lambs, 50 apple trees, and 200 raspberry bushes — still with no plan.

A year after starting, she went to the Arm to Farm from ATTRA in Arkansas. She was so scared that she nearly turned around and drove home. But the experience (and others, such as the Indiana Small Farm Conference) have helped her on the farm. Creech connected with other military-veteran farmers who have shared experiences. She learned about the intricacies of farming, including business planning, tax issues, and farm management. She learned about the USDA-Natural Resources Conservation Service and signed up for programs that support beginning farmers and military veterans. She has learned from going to farmers markets and has found it to be a safe place to get into farming.

She's found that social life is also built around the farm. Her customers have become her friends, and she enjoys sharing what she does with others. Sara aspires for her operation to do more than just raise food:

"I want Blue Yonder to be a place where we can have training programs and hands-on activities for a weekend. You don't have to have experience, you just need a desire to learn what it is like to be on a farm. Open up a beehive. Gather eggs. Take care of animals. You can see the change in veterans. Animals are safe, you have to be responsible. The animals need you. Everyone needs that motivation. Veterans need to keep moving. Any healing from emotional trauma is to motivate them. I want to keep doing activities that promote communities with veterans."

Setting Goals: What Would You Like to Do with Your Farm?

After you have mapped your assets, it's time to think about your assets and then integrate them to set some goals for a more sustainable and successful farm.

Revisit your mission and vision for your farm to help with this. Doing so will focus your goals and better define the projects you will take on in this section. You will need to take some time with this part to really delve into what is going on all across your farm. You will need to think about what is working and what you might need to tweak.

In order to start this process, first identify your current land uses and list the potential opportunities or limitations of each one based on your farm's assets (biophysical, economic, and sociocultural). The Example: List Opportunities and Challenges on Your Farm table shows an example of a hypothetical farm's land uses and its potentials and limitations. By defining this part of the planning process, you will start to see where you can focus your limited resources for potential change and thus set feasible goals.

Example: List Opportunities and Challenges on Your Farm

Current Farmland Use (Label accordingly on map)	**Opportunities**	**Limitations/Challenges**
Produce and sell organic eggs	Demand is higher than my supply. Excellent price for a dozen eggs in my region.	Feed is expensive. Increasing the numbers of hens will increase production costs.
Produce and sell vegetables	Good soil fertility and extra space to add more beds. Have taken courses on improving efficiencies on farm. Can participate in the Indiana Small Farm Conference.	Not enough labor to expand.
Produce honey	There is a growing demand for honey at the local farmers market.	Low supply of honey. High cost reduces the actual demand.
Have some apple trees on the property	There is a demand for applesauce and apple butter in local community. Have participated in some farm tours to local orchards and have knowledge of how to improve production.	The varieties I have are not the ones everyone wants to purchase. Yields are not very high. Some disease problems.

Now it's your turn. Complete the Opportunities and Challenges on Your Farm table on the next page. Don't forget the items that might not be earning you money at this time. They might be good places to start to add income in the future.

Let's Figure It Out

Your Turn: List Opportunities and Challenges on Your Farm

Complete the table below to help determine your farm's opportunities and challenges.

Current Farmland Use (Label accordingly on map)	**Opportunities**	**Limitations/Challenges**

Amy Matthews, South Circle Farm

"Know what your farm is not or what it cannot do."
— Amy Matthews

When Amy Matthews started her own farm, she already had some experience as an apprentice and a farm manager for non-profit farms that served a social mission. Her goal for her own venture was to determine how to make an urban farm a successful, viable business.

She started with very little capital — just some personal savings and her experience. She leased some land (a quick way to get started) and began by improving the soil, which took two years of building raised beds. She was able to find some initial grant money to fence the site and bring in topsoil, which included hundreds of truckloads of wood chips. Blanketing the soil with wood chips and layering in topsoil was her biggest expense.

Once Amy was able to have the farm working to its potential and had a decent production base, she found that other management aspects were challenging without some help. After the third year of production, she realized she needed to bring in outside labor to help her market the products. She now partners with two other urban farmers in a grower's cooperative that has combined businesses for marketing and labor.

One partner deals with restaurant contacts, sales, and infrastructure. The other partner works more on the production side by managing fields, production tasks, volunteer support, and labor.

There are many challenges with an urban farm, including changing markets, labor issues, land leasing situations, access to water in a city environment, food insecurity, and zoning laws. But Amy has benefited from a wave of new technology that supports smaller-scale farmers. She has been challenged to figure out ways to adapt processes and systems to her scale. The tools and techniques she uses are very different from when she started. There are new techniques for scale to get quality and consistency in her vegetables that the customers at market notice.

To be successful, she says, "you need to have clarity of purpose and mission."

Looking Toward Your Future

By working through what you currently have on your farm, did you notice some areas in which you could capitalize? We often focus on what we need to fix, but it is just as important to think about what is working and how we could use those things to create additional income.

What would you like to have for the next year? These can be general needs, such as improving your farm's soil health (see the example below). After you think about two goals for the next year, identify specific paths to get there. For the soil health example, you might include: add compost to plots 1 and 2; sow in cover crops to plots 9 and 10; or get a soil sample for the different areas of the farm.

By actually writing down your goals, the ways you'll reach those goals, your opportunities, and limitations, you can start to see where you can actually move forward during the next year. Complete tables for one year ahead and five years ahead to ensure the sustainability of your farm. Change your goals as necessary but refer to them frequently so that you continue to feel like you are moving forward.

Complete the one- and five-year goals tables to the best of your ability. Don't try to do too much. Remember, you want to have something that is realistic for your time and resources. If you are unable to complete your goals in the first year, then go back to them throughout the year and adjust them. We will talk about how to actually move forward with action steps to reach your goals and objectives in the next section.

Example: List One-year Goals

Goals (general)	**Ways to Reach Goals** (specific)	**Opportunities**	**Limitations**
Goal 1: Improve Soil Health in the Vegetable Production System	1. Add compost to plots 1 and 2	Increasing soil organic matter will increase biological, chemical, and physical capacities of the soil	Unable to add compost because there is lack of it on the farm and I need to purchase from an outside source
	2. Sow cover crops in plots 9 and 10	Increasing cover in the winter will improve soil health next season	Difficult to find cover crop seeds that grow well in my area
	3. Soil sample testing of farm	A better understanding of what is lacking on my farm will help me make improvements	Unsure how to take these samples

Let's Figure It Out

List One-year Goals

Complete the table below to help determine one-year goals for your farm.

Goals (general)	**Ways to Reach Goals** (specific)	**Opportunities**	**Limitations**
Goal 1:			
Goal 2:			
Goal 3:			

Let's Figure It Out

List Five-year Goals

Complete the table below to help determine five-year goals for your farm.

Goals (general)	**Ways to Reach Goals** (specific)	**Opportunities**	**Limitations**
Goal 1:			
Goal 2:			
Goal 3:			

Creating Feasible Action Plans: How Do You Get What You Want?

So, you have some ideas of how you would like your farm to look a year and five years from now. The next step is to come up with a plan.

Based on your input in the List One-year Goals and List Five-year Goals tables, what are some actual projects you could undertake? List them in the spaces below. But before you do, prioritize your projects based on five criteria.

Projects should be:

1. **Realistic** — make sure you can accomplish the project in the time allotted
2. **Feasible** — make sure you have the resources to complete the project
3. **Observable** — make sure you can see how the project will positively affect your farm's sustainability
4. **Adaptable** — make sure you can still have a positive outcome if something happens in the middle of a project
5. **An improvement** — make sure the project is better than what you currently have

Create a plan and list projects you can complete to help you reach your one- and five-year goals.

Let's Figure It Out

List First-year Projects to Complete

List first-year projects that you plan to complete to reach your One-year Goals. Be sure to use the five criteria listed on page 39.

Project Name	Description

List Five-year Projects to Complete

Now, list the long-term projects for your farm, taking into consideration that you may end up modifying these as you go along or adjust them based on new information (such as a change in purchases at the farmers market). Remember that you may not end up doing all of these projects. It is important to brainstorm and prioritize your projects based on the five criteria provided on page 39.

Project Name	Description

Where Will You Begin?

Choose two projects from your First-year Projects to Complete list and two from your Five-year Projects to Complete list. What steps must you follow to accomplish each project? Think about this as a step-by-step process (like a recipe or instruction manual) as outlined in this example.

Example: Plan Your Farm Project and Steps to Success

Project Title: Increase compost use

Step 1	Sample soil from each plot being considered
Step 2	Have samples analyzed to determine which plots should be amended with compost (must do #1 to get to #2, and must do #2 if you do #1)
Step 3	Define areas that need compost enrichment ▪ If you don't have compost, call the local compost dealer to determine how much it will cost to purchase and haul it to your property ▪ If you have compost, determine if you have the equipment to move the compost to the plots where it is needed ▪ Calculate the labor needed to incorporate the compost; if you don't have the time, you will need to hire workers ▪ Apply compost at the appropriate time based on weather, planting dates, and any other recommendations

Once you have long-term projects, it is not enough to dream. Write out the steps you will follow to make your goals a reality.

Let's Figure It Out

Plan Your Farm Project and Steps to Success

Now it's your turn. Complete this table with the steps necessary to accomplish your desired project. (You may add more rows to the steps if necessary.) Complete at least four of these tables for your operation — two for the First-year projects and two for the Five-year projects. You can always do more, but sometimes planning to do more ends with nothing getting done. Start small with a couple of manageable projects where you can see some positive changes on your farm.

Project Title:

Step 1	
Step 2	
Step 3	
Step 4	
Step 5	
Step 6	
Step 7	
Step 8	
Step 9	
Step 10	

Let's Figure It Out

List Your Project Details

In the table below, describe the project (such as increase compost additions on the farm) in detail. Explain where the project will occur and what you will do. Fill in as much information as you can or find the information so that you can make an informed decision about whether the project is attainable.

Will you do the job yourself? Do you have all the materials? Where will you get the equipment to accomplish the job? Do you have the knowledge and the training to finish the project? Will you have any extra income if you complete the project?

Don't forget to include important information such as phone numbers of equipment operators, websites of where to find inputs or materials, and any costs. Make multiple copies of this table to determine which projects might be more feasible. Start with two First-year Projects and two Five-year Projects. Compare them to determine where you want to start.

Project 1 (describe the project):

Estimated cost if contractor used	
Equipment available, cost if rented	
Labor available, cost if workers hired	
Materials needed and their cost	
Expected revenue, if any	
Relevance of non-market benefits	
Training needed for the project	

Let's Figure It Out

Action Plan for Your Project

After considering your entire plan and reviewing it with your family for the feasibility of the project, the next step is to determine if every step is critical/desired/optional for the success of the project. You also need to figure out how affordable the step will be, when it will be accomplished, and who will take responsibility for getting the step done. This will help to keep you on task and ensure that the overall project gets completed.

Project 1:	Critical, Desired, or Optional?	Assessment of Affordability	Timeline: Est. Start/ Complete Dates	Who Will Complete the Step/Contract
Step 1:				
Step 2:				
Step 3:				
Step 4:				
Step 5:				
Step 6:				

Congratulations!

If you have reached the end of this workbook and completed the questions and tables, you should be well on your way to being a successful farmer or rancher.

It is always helpful to review your plan each year, then modify and update your plan to account for changes on your farm, in your family life, or within your goals or objectives. Reviewing this workbook each year will also help you to envision where you hope to go with your long-term plan and how you will be able to get there through the yearly adjustments.

Remember that there are people in your county who can help and support you — your Purdue Extension (or other state Extension) office, USDA-Natural Resources Conservation Service (NRCS) office, or Soil and Water Conservation District (SWCD). These same organizations, and others, also provide great information online.

We also encourage you to get involved with farmer organizations in your state and attend conferences and workshops (like the annual Indiana Small Farm Conference). These activities keep you connected and give you the opportunity to network and learn from others.

Good luck to you as you provide food and fiber for the people of your community!

For the latest online resources to assist beginning farmers, remember to visit:

www.purdue.edu/dffs/beginningfarmers/

Resources for Beginning Farmers

Starting a Farm: What Are Your Realities?

Getting Started in Farming
northcarolina.ncat.org

This is a great, free online course from North Carolina State University. It is a tremendous resource for thinking about some of the realities of starting a farm or ranch. Taking the entire course will prepare you for many of the topics we cover in this workbook, including farm business planning and marketing.

ATTRA Beginning Farmer website
attra.ncat.org/attra-pub/local_food/startup.html

This website for beginning farmers and ranchers offers a plethora of information, but you are best advised to search for specific tips rather than a broad overview of what you need to start your farm.

Getting Into Farming: A Workbook for Beginning Farmers in North Carolina
attra.ncat.org/attra-pub/summaries/summary.php?pub=455

This workbook (also from ATTRA) walks you through the visioning process of starting a farm or ranch. There is a fee for this book.

What Can I Do with My Small Farm?: Selecting an Enterprise for Small Acreages
catalog.extension.oregonstate.edu

Oregon State University Extension has numerous publications that support beginning farmers. This one (publication EC 1529) is a short piece that gives a more generalized overview of some of the challenges beginning farmers and ranchers will face. Search for the publication title or publication number.

Beginning Farmers website
www.beginningfarmers.org

This website provides some key topics to consider when starting a farm or ranch. This site also has links to numerous other resources.

New Farmer Resource Guide
extension.purdue.edu/Marion

Purdue Extension-Marion County publishes the *New Farmer Resource Guide*, which provides resources and tools for beginning farmers and gardeners. The guide covers a wide range of topics, including soil health, integrated pest management, organic production, farm business and management, and restoration agriculture. Search for the title on the website.

Cornell University Small Farms Program
http://smallfarms.cornell.edu/projects/farm-ops/

Cornell University operates the Northeast Beginning Farmer Project, which delivers mentoring, information resources, and training to beginning farmers and service providers (including veterans) who support new farm viability.

eXtension
eXtension.org

This site can be fairly complex because it contains so much information. It was set up to quickly provide access to information for Extension educators across the country. The search tool is your friend on this site. Their Resource Areas section has information separated out in a number of topics to help farmers get started, whether it is in bees, poultry, vegetables, or other.

Farm Answers
farmanswers.org

Considered "the largest source of information for beginning farmers," this site is the clearinghouse of information from USDA-NIFA and the Beginning Farmer Rancher Development Program (BFRDP). The site contains a library with links to thousands of documents, descriptions of producer programs, and a searchable database for past BFRDP projects. This site has a treasure of information, but you should anticipate additional time to find just what you need.

USDA Start Farming website
newfarmers.usda.gov

This is the USDA's site for helping beginning farmers get started in farming. The step-by-step program, Start Farming, walks a new farmer through starting a farm, making a plan, finding resources, and getting connected. There are also resources for women in agriculture, military veterans, and youth in farming.

National Farmers Union
www.nfu.org

The National Farmers Union helps family farms and ranches address profitability issues and monopolistic practices. Its goal is to protect and enhance the quality of life and economic well-being of family farmers, ranchers, and rural communities through advocating grassroots-driven policy positions adopted by its membership.

Mapping Assets: What Do You Have?

Biophysical Assets

SARE Learning Center
www.sare.org/Learning-Center

Read more about soil health, plant health, crop production, and other topics to become a more proficient farmer. The USDA's Sustainable Agriculture & Research Education (SARE) program offers some excellent free downloads and inexpensive books. SARE provides grants and education to farmers, practitioners, and educators for sustainable practices in agriculture.

Purdue Extension Education Store
www.edustore.purdue.edu

Purdue Extension provides many publications for free or at a low cost through their Education Store. Every state has an Extension service that provides expert-reviewed information that can offer you support. There is extra value in seeking information specific to your region. Most of these publications consider specific details for Indiana (planting dates, regulatory frameworks). Exercise caution using guides published in other regions.

Purdue Extension Newsletters
Many Purdue Extension departments publish newsletters and publications that offer pertinent and up-to-date information for your farm.

- Purdue Extension Horticulture: ag.purdue.edu/hla/Extension/Pages/Publications-and-Newsletters.aspx
- Purdue Extension Animal Sciences: ag.purdue.edu/ansc/pages/exthome.aspx
- Purdue Extension Entomology: extension.entm.purdue.edu/publications/pubs/publications.html
- Purdue Extension Botany & Plant Pathology: ag.purdue.edu/btny/Extension/Pages/default.aspx

Economic and Financial Assets

The Lean Farm: How to Minimize Waste, Increase Efficiency, and Maximize Value and Profits with Less Work
www.chelseagreen.com/the-lean-farm

Indiana farmer Ben Hartman wrote this book to help beginning farmers more efficiently produce on their farm. He incorporates business ideas to increase farm profitability while also improving environmental sustainability.

The Organic Farmers Business Handbook: A Complete Guide to Managing Finances, Crops, and Staff - and Making a Profit
www.chelseagreen.com/product/the-organic-farmers-business-handbook/

This book by Richard Wiswall (Chelsea Green Publishing) is especially helpful for enterprise budgeting. It comes with spreadsheet templates on a companion CD.

Fearless Farm Finances: Farm Management Demystified
mosesorganic.org

Published by the Midwest Organic and Sustainable Education Service (MOSES). This book will help you understand basic financial management for your farm. Available from the MOSES website.

The Carrot Project
www.thecarrotproject.org

This program has helped farm and food businesses in New England and the Hudson Valley survive and thrive. This site contains many resources about farm business planning that Extension educators and beginning farmers can use.

In addition to these websites, there are numerous publications about setting prices. You should take time to study them and make sure your prices are reasonable without losing money on the endeavor. Examples include:

- *Selling Farm Products at Farmers Markets* (University of Kentucky Extension), www.uky.edu/ccd/sites/www.uky.edu.ccd/files/farmmarket.pdf
- "Pricing for Profit" (Agricultural Marketing Resource Center by Iowa State University and the USDA), www.agmrc.org/business-development/operating-a-business/direct-marketing/articles/pricing-for-profit
- *Selling Direct to the Wholesale Marketplace* (USDA-Risk Management Agency [RMA])

Social and Cultural Assets

Farm Aid
www.farmaid.org

The Our Work section of this guide lists resources for farmers, including learning opportunities, internships, apprenticeships, and other training opportunities.

Hoosier Young Farmer Coalition
www.hoosieryfc.org

This site is based on the principle that finding other farmers and networking is an important part of building your social and cultural assets. This is a great place to learn about activities going on around the state to build your network.

Making a Plan

With more reading, you will learn about the best resources for working on your farm business plan and the steps you need to take in the short-, medium-, and long-term. Here are a few books that are particularly helpful because they detail out how to get started on a business plan and starting a farm.

Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses
www.sare.org/Learning-Center

This SARE publication helps small farmers develop a business plan. It is available as a printed copy or as a free download from the USDA SARE Learning Center website.

The Market Gardener: A Successful Grower's Handbook for Small-Scale Organic Farming
www.themarketgardener.com/book

This book by Jean-Martin Fortier is a great example of gathering detailed information on how to set up and manage a small-scale organic farm. Finding books with this sort of information is key to putting together a step-by-step farm plan.

Sustainable Market Farming: Intensive Vegetable Production on a Few Acres
www.newsociety.com

This book by Pam Dawling is a resource for planning out your farm to increase production. It's available from New Society Publishers. Search for the title on the website.

Small Farm Handbook
sfp.ucdavis.edu/pubs/publications/6

This great resource from the University of California, Davis details the information needed to plan a successful small farm. Some of the information is specific for that region of the country, but much of the book is applicable to the Midwest.

The Spruce
www.thespruce.com

This site provides information about small-farm designs and plans. Other sites that do this are not vetted, but The Spruce pairs its information with publications from universities or governmental organizations, such as USDA or SARE.

Resources for U.S. Military Veterans

The 2014 Farm Bill identified military veterans as a socially disadvantaged population that should receive special considerations from the USDA. Anecdotal evidence also has determined that farming is therapeutic for those with disabilities. There are many resources for beginning farmers that specifically address military veterans. Here are some resources for both beginning farmers and military veterans.

National AgrAbility Project
www.agrability.org

AgrAbility is a USDA-sponsored program that assists farmers, ranchers, and other agricultural workers with disabilities. AgrAbility helps to minimize obstacles that inhibit success in agriculture-related occupations. The website contains specific videos and resources for veterans.

Farmer Veteran Coalition
www.farmvetco.org

This national program helps mobilize veterans to increase their awareness of agriculture and help them break into the agricultural industry. It also prepares the next generation of agriculturalists through interactions between communities and veterans.

Veterans Urban Farming Project
veteransurbanfarming.com

This group is dedicated to helping veterans derive the full range of financial benefits from self-sufficiency and overcome the emotional, mental, and physical scars of war while transitioning back to civilian life.

Veterans Farm
veteransfarm.com

This national program helps veterans re-establish themselves in civilian life through the Beginner Farmer Fellowship Program. Veterans work as a team in a relaxed, open environment to overcome mental and physical barriers.

Veterans to Farmers
veteranstofarmers.org

Growing Veterans
growingveterans.org

These programs provide veterans (mainly from the Iraq and Afghanistan conflicts) with pride, education, and fulfillment through a permanent source of sustainable income, community, and contribution.

Veteran Farmers Project–Center for Rural Affairs
www.cfra.org/veteran_farmers_project

This program offers resources for veterans, such as a helpline and individual consultations with professionals, to help them learn more about finances and production in the agricultural field.

National Sustainable Agriculture Coalition
sustainableagriculture.net

This alliance of grassroots organizations advocates for federal policy reform to advance the sustainability of agriculture, food systems, natural resources, and rural communities. They have groups all over the country and have direct representation in Washington, D.C.

VA Chapter 31 and DTAP
www.benefits.va.gov/vocrehab

The U.S. Department of Veterans Affairs operates this vocational rehabilitation and employment service program. It helps with job training, employment accommodations, resume development, and job searching skills. Chapter 31 also helps veterans with independent living arrangements and those who are severely disabled and unable to work in a traditional workplace.

SARE Sustainable Agriculture Research & Education www.sare.org

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