

Business Planning, Management and Marketing

Farming is more than a lifestyle. It is a business. A business plan can help ensure that your farm business is profitable. It should include your overall farm vision and goals and lay out your plans for managing the marketing, financial, human resources, and operational aspects of your farm.

One of the first steps in developing a farm business plan is to determine what enterprises interest you. For each enterprise you explore, you should roughly calculate the associated start-up costs, production expenses, income, and labor requirements throughout the year. Frequently, farm businesses have one main enterprise and one or several smaller, complementary enterprises. If you plan to have more than one enterprise, be sure to consider how the enterprises offset each other in terms of labor requirements and income/expense flow.

Entrepreneur and farmer Joel Salatin recommends the following criteria for identifying and choosing farm enterprises: Start-up enterprises should have (1) low initial start-up costs relative to their ability to generate income; (2) high gross profit margins; (3) low maintenance requirements; (4) high demand with low supply in the current marketplace; and (5) relatively size-neutral profit potential.

Marketing is a crucial issue. Locating a market and receiving a profitable price for farm products are often more challenging than producing the product itself. Farmers are increasingly beginning to look at marketing alternatives including direct marketing to consumers and forming “new generation” farmer-led cooperatives in order to receive premium prices for their products. Similarly, Americans are becoming increasingly concerned about the source of their food. Consumers perceive positive health effects associated with sustainably produced food, have growing concern for the environment and rural communities, and want to reconnect with their food source. The impressive growth of the organic food industry (20 percent per year) reflects these changing consumer preferences. Within these consumer trends lie great opportunities for people who want to begin a farming business.

Once you have identified the enterprises you are interested in, be sure to investigate what regulations may apply. For example, will you have manure to manage? What about livestock mortality? How about pesticide application? Your local University of Minnesota Extension Service office will be able to assist you in identifying the people or organizations to contact regarding regulations that will

affect your proposed enterprises. It's wise to check with several agencies and compare their recommendations before proceeding (Natural Resources and Conservation Service, Soil and Water Conservation District, Minnesota Department of Agriculture, Farm Service Agency, Minnesota Pollution Control Agency, etc.).

There are many business-planning tools available for farmers. Experiment with a few of them and find a system that works for you. At the very least, sit down with a notebook and make a list of projected expenses and income. There are also many tools that can help with specific parts of the business plan (marketing, finance, human resources, and operations).

Once you have your business plan, think about your management skills and experience. Identify those areas where you will need outside assistance or expertise. For instance, do you have experience managing financial matters? Do you have experience managing employees or working with family labor? How will you get it?

Publications

Enterprise Identification

Booker T. Whatley's Handbook on How to Make \$100,000 Farming 25 Acres, Booker Whatley, 1996 (out of print), American Botanist, 180 pages.

This book stresses the benefits of diversification and offers some practical start-up and management advice for different high value crops and enterprises. It also details one direct marketing approach. While some information is dated and the author acknowledges that few use all aspects of his plan, it is an excellent brainstorming tool. Check your local library.

Evaluating a Rural Enterprise: Marketing Business Guide, Preston Sullivan and Lane Greer, 2002, Appropriate Technology Transfer for Rural Areas (ATTRA), 12 pages.

This publication describes how to add a new enterprise to an existing operation. It also provides references and links to other websites for more information. Available from ATTRA
 • P.O. Box 3657 • Fayetteville, AR 72702
 • phone: (800) 346-9140 • fax: (501) 442-9842
 • or view the full text on-line:
attra.ncat.org/attra-pub/PDF/evalrural.pdf

Finding the Niche: Case Studies of Beginning Small-Scale Farmers, with Recommendations for Programs for Beginning Farmers, 1991, Wisconsin Rural Development Center, 37 pages.

This publication features ten lively case studies, an analysis of the constraints and obstacles beginning farmers face, and suggestions for assistance programs targeted at nontraditional beginning farmers. While not a true business planning publication, this text will provide you with many considerations as you plan and structure your farming enterprise. Available from Wisconsin Rural Development • 1406 Bus. Hwy. 18-151 East
 • Mount Horeb, WI 53572
 • phone: (608) 437-5971 • fax: (608) 437-5972

Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm-Based Enterprises, Nancy Grudens Schuck, Wayne Knoblauch, Judy Green, and Mary Saylor, 1988, Farming Alternatives Program, Cornell University, 88 pages.

This step-by-step workbook can help you plan and evaluate a new enterprise. It includes

chapters on setting goals, assessing markets, production feasibility, and financial feasibility. Available from Farming Alternatives Program • 216 Warren Hall • Cornell University • Ithaca, NY 14853 • phone: (607) 255-9832 • e-mail: gcg4@cornell.edu • website: www.cals.cornell.edu/agfoodcommunity/fap.cfm

Income Opportunities for Your Farm: Alternative Enterprises and Agritourism Resources, 2004, Natural Resources Conservation Service and Southern Maryland Resource Conservation and Development Board.

This CD is a compilation of publications and fact sheets designed to help technical professionals, farmers, and ranchers learn more about alternative farming or ranching enterprises and agritourism. Available from the Southern Maryland RC&D • 303 Post Office Road, Suite B4A • Waldorf, MD 20602 • email: somdrdc@verizon.net • or the NRCS Resources Economics and Social Sciences Division • phone: (202) 720-2307

Making Your Small Farm Profitable, Ron Macher, 1999, Storey Books, 273 pages.

This is a practical, step-by-step guide to small farm operations. It examines 20 alternative farming enterprises with useful principles for the planning, managing, and production aspects of farming. Available from Storey Publishing, LLC • 210 MASS MoCA Way • North Adams, MA 01247 • phone: (800) 441-5700 • website: www.storeybooks.com

Taking the First Step: Farm and Ranch Alternative Enterprise and Agritourism Resource Evaluation Guide, 2004, Natural Resources Conservation Service and Southern Maryland Resource Conservation and Development Board

This publication is a simple guide to the first step in identifying alternative income-producing agricultural enterprises and agritourism opportunities. This workbook is useful in developing business and marketing plans to help farmers reduce risk through diversification of farm and ranch enterprises. Available from the Southern Maryland RC&D • 303 Post

Office Road, Suite B4A • Waldorf, MD 20602 • email: somdrdc@verizon.net • or the NRCS Resources Economics and Social Sciences Division • phone: (202) 720-2307



You Can Farm: The Entrepreneur's Guide to Start and Succeed in a Farming Enterprise, Joel Salatin, 1998, Chelsea Green Publishing, 480 pages.

Salatin has an inspirational and energetic quality, taking readers through a step-by-step thought process in beginning a farm business. The book is as much about becoming a creative entrepreneur as it is about farming. It focuses heavily on enterprise identification and highlights in detail ten possible enterprises. Available from Acres U.S.A. • P.O. Box 91299 • Austin, TX 78709 • phone: (800) 355-5313 • fax: (512) 892-4448 • e-mail: orders@acresusa.com • website: www.acresusa.com or through Chelsea Green Publishing • c/o Resolution, Inc. • P.O. Box 2284 • South Burlington, VT 05407 • phone: (800) 639-4099 • fax: (802) 295-6444 • website: www.chelseagreen.com

Dave Vetrano, Wisconsin DNR Fish and Wildlife and Farm Beginnings™ student Dave Varney discuss environmental monitoring during a visit at Dave's place in LaFarge, Wisconsin.

General Business Planning

Alternative Financial/Organizational Structures of Farm and Agribusiness Firms, Michael Boehlje and David Lins, 1995, North Central Region Extension, publication no. BU-06614-GO, 19 pages.

This publication provides a listing of organizational and financing options for farm and agribusiness firms and explains the circumstances under which these various options are likely to be most useful. It discusses legal organizations, business arrangements, leasing options, equity, and debt. Available from University of Minnesota Extension Service Distribution Center • 405 Coffey Hall • 1420 Eckles Ave. • St. Paul, MN 55108-6069
 • phone: (612) 624-4900 or (800) 876-8636
 • fax: (612) 625-6281
 • e-mail: order@extension.umn.edu
 • website: www.extension.umn.edu

Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses, Gigi DiGiacomo, Rob King, and Dale Nordquist, Minnesota Institute for Sustainable Agriculture (MISA), 280 pages.

This guide with worksheets steps you through the major tasks of creating a farm business plan—identifying your values, reviewing your

history and current situation, creating a vision, mission, and goals for your enterprise, developing a strategic plan, and implementing the plan (monitoring progress). This guide includes excerpts from the business plans of farmers who have implemented sustainable farm enterprises. Available from MISA • 411 Borlaug Hall • 1991 Upper Buford Circle • St. Paul, MN 55108 • phone: (612) 625-8235 or (800) 909-6472 • fax: (612) 625-1268
 • e-mail: misamail@umn.edu
 • website: www.misa.umn.edu • or view the full text on-line: www.misa.umn.edu/publications/bizplan.html

Farm Savvy, John Baker, 1996, Beginning Farmer Center, Iowa State University Extension, publication no. EDC 100, 200 pages.

This manual outlines a process for the transition of a farm business to the succeeding generation; however, it contains comprehensive sections on self-assessment, personal goals, business goals, and business planning that are applicable to any beginning farmer. Available from Iowa State University Extension Distribution • 119 Printing and Publications Building • Iowa State University • Ames, IA 50011 • phone: (515) 294-5247 • fax: (515) 294-2945 • e-mail: pubdist@iastate.edu
 • website: www.extension.iastate.edu/pubs/Order.html

A Farmer's Legal Guide to Production Contracts, Neil D. Hamilton, 1995, Farm Journal, Inc., 172 pages.

This book covers all of the basic information a farmer needs to know in order to successfully engage in production contracting. Chapters cover contract law, the Uniform Commercial Code, section-by-section analysis of an actual production contract, fulfilling a contract, payment, resolving disputes, and state and federal legislation on production contracts. There are also separate chapters for grain, livestock, and vegetable production contracts. This book was written by an agricultural law expert who is also a farmer. Available from the Agricultural Law Center, Drake University • Des Moines, IA 50311 • phone: (515) 271-2065

Dave Rathke and Connie Karstens give a farm tour at their farm near Hutchison.



FINPACK Business Plan, 2001, Center for Farm Financial Management (CFFM), University of Minnesota.

This software tool helps develop comprehensive business plans using supporting FINPACK financial data output. It includes a comprehensive outline, sample plans, and detailed tips on what to include in your business plan.

Available from CFFM • University of Minnesota • 130 Classroom Office Building • 1994 Buford Avenue • St. Paul, MN 55108 • phone: (800) 234-1111 • fax: (612) 625-3105 • e-mail: cffm@cffm.agecon.umn.edu • website: www.cffm.umn.edu

A Guide to Starting a Business in Minnesota, 2004 (updated annually), Minnesota Department of Trade and Economic Development, 281 pages.

This reference book contains a discussion of many of the major issues faced by someone planning to start a new business in Minnesota. Topics include: choosing a form of organization; business name filing information; business licenses and permits; business plans; financing; issues for employers; an orientation to business taxes; small business resources, and others. Available from the Minnesota Department of Trade and Economic Development • Attn: Small Business Assistance Office • 500 Metro Square • 121 East 7th Place • St. Paul, MN 55101 • phone: (651) 296-3871 or (800) 657-3858 • fax: (651) 296-1290 • e-mail: dted@state.mn.us • website: www.dted.state.mn.us

Income Opportunities for Your Farm: Alternative Enterprises and Agritourism Resources, 2004, Natural Resources Conservation Service and Southern Maryland Resource Conservation and Development Board.

This CD is a compilation of publications and fact sheets designed to help technical professionals, farmers and ranchers learn more about alternative farming or ranching enterprises and agritourism. Available from the Southern Maryland RC&D • 303 Post Office Road, Suite B4A • Waldorf, MD 20602 • email: somdracd@verizon.net or the NRCS Resources Economics and Social Sciences Division • phone: (202) 720-2307

Starting a Food Business in Minnesota, 2001, Minnesota Department of Agriculture, 59 pages.

This publication helps food business owners understand the regulatory requirements applicable to their food-related business in order to produce and distribute safe, quality products. It identifies the various state agencies and units of local government responsible for regulation; provides a helpful checklist focusing on regulations, skills assessment and business planning; and addresses specific license and permit requirements, inspections, local regulation, tax considerations, and issues for employers. Available from the Minnesota Department of Agriculture • Dairy and Food Inspection Division • 90 West Plato Blvd. • St. Paul, MN 55107 • phone: (651) 296-2627 • website: www.mda.state.mn.us • or view the full text on-line at: www.mda.state.mn.us/dairyfood/startingfoodbiz.pdf

Market Farm Forms, Marcie Rosenzweig, 1996, 95 pages plus computer diskette.

This is a cost-effective computer solution for tracking information on market farms that works with your spreadsheet software. After entering your own farm data, the embedded formulas do the calculations for you. It helps you determine seeds and purchased plants needed, farm-grown transplants, soil amendments and fertilizers, cropping and succession timelines, weekly task lists, crop yield and income projections, actual harvest and income data, produce availability sheets, invoices and pick sheets, Community Supported Agriculture (CSA) share and yield sheets, budget worksheets, row calculations and input sheets, CSA share bed calculations and input sheets, certified organic producer certificate sheets, fax sheets, labels, order forms, point of sales labels, recipes, and flyers. Available from Full Circle Organic Farm • 3377 Early Times Lane Auburn, CA 95603 • phone: (530) 885-9201 • e-mail: fullcircle@jps.net

Profitable Practices and Strategies for a New Generation, Center for Rural Affairs, 2002, 69 pages.

This compilation of case studies includes examples of strategies to increase profits for crops and farm products, beginning farmers' use of programs and resources for a profitable start, and cooperative arrangements that

depict models of sharing resources, equipment, marketing strategies, and more. Available from the Center for Rural Affairs • 101 S Tallman St. • P.O. Box 406 • Walthill, NE 68067 • phone: (402) 846-5428 • fax: (402) 846-5420 • e-mail: info@cfra.org • website: www.cfra.org/resources/publications.htm • or view the full text on-line at: www.farmprofitability.org/pracstrat.htm

Successful Strategic Planning: Building a High Performance Business, Stephen Haines, 1995, Crisp Publications Inc., 77 pages.

This concise text and workbook offers good basics in strategic business planning. It is not specifically designed for farm operations, but rather is designed to help teams, individuals, and businesses of all sizes and types plan and implement strategies in an efficient, holistic, and integrated manner. It provides several worksheets and checklists to keep you on task.

Available from Thompson Learning
 • Crisp Learning Order • P.O. Box 6904
 • Florence, KY 41022 • phone: (800) 442-7477
 • fax: (650) 323-5800
 • e-mail: customerservice@crisplearning.com
 • website: www.crisplearning.com/

Venture Feasibility Planning Guide: Your First Step Before Writing a Business Plan, Robert Ronstadt and Jeffrey Shuman, 1998, Lord Publishing Inc., 127 pages.

This guide is designed to help you decide whether you should initiate a venture. It includes an exploration of venture evolution and guides you through a step-by-step process to determine the feasibility of commercializing your venture idea. It is not specific to farm businesses. Available from Lord Publishing, Inc.
 • phone: (512) 477-1949 • fax: (800) 525-5673
 • e-mail: lordpublishing@msn.com
 • website: www.lordpublishing.com/

Marketing

Alternative Markets for the Individual Producer, David Kraenzel, 1997, North Dakota State University Extension Service, publication no. EC-1140, 11 pages.

This publication provides a general overview of alternative marketing possibilities. Sections include alternative wholesale markets, retailing your own products, and strategic marketing management. It concludes with a glossary of strategic marketing management terms and a suggested reading material list. Available from North Dakota State University Extension Service • Distribution Center, Morrill Hall • P.O. Box 5655 • North Dakota State University • Fargo, ND 58105 • phone: (701) 231-7882 • fax: (701) 231-7044 • e-mail: dctr@ndsuent.nodak.edu • or view the full text on-line: www.ext.nodak.edu/extpubs/agecon/market/ec1140w.htm

Backyard Market Gardening: The Entrepreneur's Guide to Selling What You Grow, Andrew Lee, 1993, Good Earth Publications, 352 pages.

This is a "how-to" guide for market gardening. It details the entire process of raising and

marketing vegetables, fruit, flowers, and livestock in addition to providing resources and an explanation of the marketing process. Available from Chelsea Green Publishing • c/o Resolution, Inc. • P.O. Box 2284 • South Burlington, VT 05407 • phone: (800) 639-4099 • website: www.chelseagreen.com or from Acres U.S.A. • P.O. Box 91299 • Austin, TX 78709 • phone: (800) 355-5313 • fax: (512) 892-4448 • e-mail: orders@acresusa.com • website: www.acresusa.com

Collaborative Marketing: A Roadmap and Resource Guide for Farmers, Rob King and Gigi DiGiacomo, 2000, Minnesota Institute for Sustainable Agriculture and the University of Minnesota Extension Service, publication no. BU-07539-GO, 96 pages.

This publication outlines the steps for organizing a group of farmers into a collaborative marketing effort and includes an extensive resource list of organizations and publications. It also profiles ten collaborative marketing groups in Minnesota. Available from the University of Minnesota Extension Service Distribution Center • 405 Coffey Hall • 1420 Eckles Ave. • St. Paul, MN 55108-6069

- phone: (612) 624-4900 or (800) 876-8636
- fax: (612) 625-6281
- e-mail: order@extension.umn.edu
- or view the full text on-line:
www.extension.umn.edu/distribution/businessmanagement/components/7539_toc.html

Community Supported Agriculture,
Katherine Adam, 2002, ATTRA, 2 pages.

- This publication describes the practice of community supported agriculture and its use as a marketing tool. Available from ATTRA
- P.O. Box 3657 • Fayetteville, AR 72702
 - phone: (800) 346-9140 • fax: (479) 442-9842
 - website: attra.ncat.org • or view the full text on-line: attra.ncat.org/attra-pub/PDF/csa-ct.pdf

Developing a New Co-owned Agricultural Business: How Do We Start a Value-added Firm? David Saxowsky and David Kraenzel, 1997, North Dakota State University Extension Service, publication no. EC-1137, 11 pages.

- This short publication lays out the steps involved in developing a Co-owned Agricultural Business. Sections include defining the opportunity, identifying the organizers, setting business goals, conducting a preliminary assessment, initiating a business plan, conducting a detailed feasibility study and business plan revision, organizing the business entity, capitalizing the business, and implementing the plan. Available from North Dakota State University Extension Service • Distribution Center, Morrill Hall • P.O. Box 5655 • North Dakota State University • Fargo, ND 58105
- phone: (701) 231-7882 • fax: (701) 231-7044
 - e-mail: dctr@ndsuent.nodak.edu • or view the full text on-line: www.ext.nodak.edu/extpubs/agecon/market/ec1137w.htm

Direct Marketing, Katherine Adam, Radhika Balasubrahmanyam, and Holly Born, 1999, ATTRA, 36 pages.

- While focused on direct marketing, this publication is a great overview of the importance of marketing, market research, niche marketing, value-added marketing, pricing, and promotion that is useful to all types of marketing endeavors. It also provides a good list of related resources. Available from ATTRA
- P.O. Box 3657 • Fayetteville, AR 72702

- phone: (800) 346-9140 • fax: (479) 442-9842
- website: attra.ncat.org
- or view the full text on-line:
attra.ncat.org/attra-pub/PDF/directmkt.pdf

Direct Marketing of Farm Produce and Home Goods: Direct Marketing Alternatives and Strategies for Beginning and Established Producers, John Cottingham, James Hovland, Jordana Lenon, Teryl Roper, and Catherine Techtmann, 1994, University of Wisconsin-Extension, publication no. A3602, 25 pages.

- This is a thorough guide to direct marketing and all that is involved. It includes chapters on different types of direct marketing, business feasibility, financial planning, regulations, merchandising, management/human resource issues, and sources of assistance. It also provides a good reference section for further material. Some references and agencies are specific to Wisconsin, but overall the publication includes a wealth of information that pertains to farmers anywhere. Available from the University of Wisconsin • Cooperative Extension Publications • PO Box 342831
- Milwaukee, WI 53234-2831
 - phone: (877) 947-7827 • fax: (414) 389-9130
 - or view the full text on-line:
cecommerce.uwex.edu/pdfs/A3602.PDF

Emerging Markets for Family Farms: Opportunities to Prosper Through Social and Environmental Responsibility, Kelly O'Neill, 1997, Center for Rural Affairs, 45 pages.

- This report presents strategies for farmers to use to market high-value products. Comprehensive results from a national survey describe what it takes to be successful, barriers to overcome, products with the greatest potential, and how to develop markets. Available from the Center for Rural Affairs
- 101 S Tallman St. • P.O. Box 406 • Walthill, NE 68067 • phone: (402) 846-5428 • fax: (402) 846-5420 • e-mail: info@cfra.org • website:
www.cfra.org/resources/publications.htm

Reap New Profits: Marketing Strategies for Farmers and Ranchers, 1999, Sustainable Agriculture Network, 20 pages.

- This bulletin offers practical tips on how to get started in alternative marketing enterprises and contains profiles of people using those

strategies. It describes how to break into farmers' markets, establish pick-your-own operations and farm stands, begin entertainment farming, open a Community Supported Agriculture (CSA) farm, join or start a cooperative, sell to restaurants or through mail order and the Internet. It also lays out ways to direct-market meat and add value, through processing and other techniques, to farm products. Available from Sustainable Agriculture Publications • Hills Building, University of Vermont • Burlington, VT 05405 • phone: (301) 504-6425 • e-mail: san@nal.usda.gov • website: www.sare.org • or view on-line: www.sare.org/market99/index.htm • download bulletin at: www.sare.org/market99/market99.pdf

Sell What You Sow! Eric Gibson, 1994, New World Publishing, 302 pages.

This comprehensive text on high-value produce marketing that offers practical, hands-on information designed for market gardeners, small- to medium-scale farmers, part-time or full-time growers. Available from Acres U.S.A. • P.O. Box 91299 • Austin, TX 78709 • phone: (800) 355-5313 • fax: (512) 892-4448 • e-mail: orders@acresusa.com • website: www.acresusa.com

Human Resources

Farm Labor Laws and Regulations in Minnesota, 1999, University of Minnesota Extension Service, publication no. WW-06528-GO, 24 pages.

This resource provides a summary of laws that apply to Minnesota farm workers designed to provide farm employers and those providing services to farm employers and workers with brief, updated information on current laws and regulations pertaining to farm labor in Minnesota. Topics covered in the summary include (a) employment regulations, including differences between employees and independent contractors; (b) human rights provisions; (c) wage rates, payments (including piece-rate payments), records, and statements; (d) unemployment insurance; (e) income and social security taxes; (f) worker safety provisions and workers compensation insurance; (g) youth employment provisions; (h) federal migrant worker provisions; (i) field sanitation standards. It provides access to further information through a list of contacts with phone numbers at each of the agencies. • Full text available only on-line: www.extension.umn.edu/specializations/businessmanagement/DF6528.pdf

Farmworker Pesticide Safety Training Resources: An Annotated Bibliography of Bilingual (English/Spanish) Resources for Trainers of Farmworkers Under the Worker Protection Standard, Melissa Frisk, 2000, Institute for Agriculture and Trade Policy, 42 pages.

Available from IATP • 2105 First Ave S. • Minneapolis, MN 55404 • phone: (612) 870-3416 • fax: (612) 870-4846 • e-mail: iatp@iatp.org • website: www.iatp.org • or view the full text on-line: www.iatp.org/labels/library/admin/uploadedfiles/Farmworker_Pesticide_Safety_Training_Resources.pdf

Hiring Farm Work, David J. Resch, 1995, University of Minnesota Extension Service, publication number BF977, 1 page.

This publication presents four critical steps in the hiring process. Available from University of Minnesota Extension Service Distribution Center • 405 Coffey Hall • 1420 Eckles Ave. • St. Paul, MN 55108 • phone: (612) 624-4900 or (800) 876-8636 • fax: (612) 625-6281 • e-mail: order@extension.umn.edu • or view the full text on-line: www.extension.umn.edu/info-u/finances/BF977.html

Finance

FINPACK, updated annually, Center for Farm Financial Management.

FINPACK is a widely used software program that helps farmers evaluate their financial situation, explore financial outcomes of management alternatives, and make informed decisions about the future direction of their farms. It is not a record-keeping system; it uses existing records to improve the financial management of a farm. FINPACK allows farmers to develop balance sheets, long-range financial plans, cash flow plans, and year-end analysis. Typically, farmers use FINPACK with the assistance of financial advisors or take an orientation workshop to learn how to use it themselves. Available from the Center for Farm Financial Management • Department of Applied Economics • University of Minnesota • 249 Classroom Office Building • 1994 Buford Ave. • St. Paul, MN 55108 • phone: (612) 625-1964 or (800) 234-1111 • e-mail: support@cffm.agecon.umn.edu • website: www.cffm.umn.edu/Software/FINPACK

Holistic Management Financial Planning Software, regular updates, Center for Holistic Management.

This computer software is a tool for comprehensive financial planning and analysis. It allows farmers to experiment with a variety of planning scenarios, providing a gross margin analysis and cash flow for each scenario. It will also generate an annual income and expense plan in conjunction with several other planning worksheets. This is a good companion tool for the Holistic Management text and workbook. Available from The Center for Holistic Management • 1010 Tijeras NW • Albuquerque, NM 87102 • phone: (505) 842-5252 • fax: (505) 843-7900 • e-mail: center@holisticmanagement.org • website: www.holisticmanagement.org

Monitoring Sustainable Agriculture with Conventional Financial Data, Dick Levins, 1996, Land Stewardship Project, 29 pages.

This publication provides a new way of looking at agriculture by offering creative indicators to evaluate the sustainability of farming operations. It highlights four financial indicators and includes a discussion of biological, social, and financial monitoring. Using farm records or tax reports, farmers can transfer numbers to work-

sheets provided in the book and evaluate their farms' sustainability. Available from the Land Stewardship Project • 2200 Fourth Street • White Bear Lake, MN 55110 • phone: (651) 653-0618 • fax: (651) 653-0589 • e-mail: bdevore@landstewardshipproject.org • website: www.landstewardshipproject.org/mtb/monitoring.pdf

Quicken for Farm/Ranch Financial Records, annual updates, Oklahoma State University.

Quicken is a comprehensive accounting software package capable of creating budgets, managing checking accounts, tracking payroll, and much more. Quicken is available at your local computer software store. Damona Doye, an agricultural economist at Oklahoma State University, has developed a set of step-by-step instructions to assist you in adapting Quicken for farm and ranch use. These materials teach you how to add farm income and expense categories and use classes to sort transactions by enterprise. Available from OSU Ag Economics Department, Attn: Damona Doye • 529 Ag Hall • Stillwater, OK 74078 • phone: (405) 744-9813 • fax: (405) 744-8210 • e-mail: ddoye@okstate.edu • website: agecon.okstate.edu/quicken/Instructions.htm



Mary Doerr gives a farm tour at Dancing Winds Farm.

Educational Opportunities

Farm Business Management Education Programs, Minnesota State Colleges and Universities (MnSCU)

Farm Business Management Education Programs are designed to provide education to farm owners and operators or people interested in farming. The purpose of the program is to assist students in meeting their business and personal goals. The program stresses quality record keeping and sound business decision-making. Instruction is delivered in a number of ways, including individual meetings, traditional classroom settings, small group meetings, field trips, and tours. For more information contact John Murray • State Director for Farm and Small Business Management Program • Rochester Community and Technical College • 851 30th Ave S.E. • Rochester, MN 55904

- phone: (507) 280-3109 • fax: (507) 280-3168
- e-mail: john.murray@roch.edu
- website: www.mgt.org

Sirolli Agricultural Entrepreneurship Workshops, Sirolli Institute

The Sirolli Institute is a nonprofit corporation that conducts seminars and short courses on “enterprise facilitation,” a management coaching system that supports entrepreneurs within a community. The Land Stewardship Project has coordinated several workshops. For more information about the program, visit the website: <http://www.sirolli.com>. To find out about possible workshops in Minnesota, contact Terry Van Der Pol • phone: (320) 269-2105 • e-mail: tlvdp@landstewardshipproject.org

Organizations

Agricultural Utilization Research Institute (AURI)

AURI is a nonprofit corporation that assists entrepreneurs with business planning and with product development research to marketing. They can help farmers who wish to explore the technical feasibility and market potential for value-added products through their Initial Project Assessment and Market Assessment Programs. Financial assistance may be available through matching grants in both programs. There are five regional offices, located in Crookston (also the AURI State Headquarters), Morris, Marshall, St. Paul, and Waseca. For more information, contact AURI • PO Box 599 • Crookston, MN 56716 • phone: (800) 279-5010 • fax: (218) 281-3759 • website: www.auri.org

Center for Farm Financial Management, University of Minnesota

The Center’s primary purpose is to develop educational tools for farmers, agricultural lenders, and educators to apply the principles and concepts of farm planning, financing, and analysis in a practical manner. These educational tools are usually in the form of computer software that they develop and support to help improve the decision-making ability of farmers. For more information, contact the Center for Farm Financial Management • Department of Applied Economics • University of Minnesota • 1994 Buford Avenue • St. Paul, MN 55108 • phone: (612) 625-1964 or (800) 234-1111 • fax: (612) 625-3105 • e-mail: cffm@cffm.agecon.umn.edu • website: www.cffm.umn.edu/



Field demonstration during a farm tour on Pam Benike's Prairie Hollow Farm.

Cooperative Development Services (CDS), University of Wisconsin Center for Cooperatives

CDS is a nonprofit organization that provides professional business development and planning services to cooperatives and communities in the Upper Midwest. Some of the services available are strategic planning, market analysis, business plans, financial packaging, and loan and grant procurement. They have offices in St. Paul, Minnesota and Madison, Wisconsin. For more information, contact Cooperative Development Services • 131 West Wilson St., Suite 400 • Madison, WI 53703 • phone: (608) 258-4396 • fax: (608) 258-4394
 In Saint Paul,
 Cooperative Development Services
 • Blair Arcade, Suite Y
 • 400 Selby Avenue • St. Paul, MN 55102
 • phone: (651) 265-3678 • fax: (651) 228-1184
 • e-mail: CDS@co-opdevelopmentservices.com
 • website: www.cdsus.coop/

Minnesota Dairy Initiative (MDI), Dairy Development and Profitability Enhancement Program. MDI partners include the Minnesota Department of Agriculture, the University of Minnesota Extension Service, MnSCU, the Minnesota Milk Producers Association, and the Sustainable Farming Association.

Regional teams of farm business management specialists, Soil and Water Conservation District personnel, industry professionals, extension educators, dairy producers, and others assist dairy farmers to develop short- and long-term business plans for their farms; access local and regional business, agricultural, and financial resources; and network with other dairy farmers to share ideas and information. These teams will locally manage and coordinate the delivery of on-farm advisory services to you, enhancing your ability to manage your farm and increasing your profitability. For more information, contact Dave Weinand
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