

# Resources



Keep in mind that web site addresses change frequently. Some resources are specific to Minnesota or the Upper Midwest. Contact your local University Extension Service or state Department of Agriculture to see if similar programs exist in your state.

## General Business Planning

### Publications, Software and Videos

**The Business Plan: A State-of-the-Art Guide.** Michael O'Donnell. Center for Innovation, University of North Dakota. 1988. Contact the Center for Innovation, PO Box 8372, UND, Grand Forks, ND 58202-8372, phone: (701) 777-3132, on-line: [www.Innovators.net](http://www.Innovators.net).

**Business Planning: A Roadmap for Success.** *Farm Business Management Update.* Troy D. Wilson and David M. Kohl. Department of Agricultural and Applied Economics, Virginia Tech. 1997. Contact Virginia Cooperative Extension, on-line: [www.ext.vt.edu](http://www.ext.vt.edu).

**The Complete Holistic Management Planning and Monitoring Guide.** Allan Savory Center for Holistic Management. Various updates. Contact the Allan Savory Center for Holistic Management, 1010 Tijeras NW, Albuquerque, NM 87102, phone: (505) 842-5252, on-line: [www.holisticmanagement.org](http://www.holisticmanagement.org), e-mail: [savorycenter@holisticmanagement.org](mailto:savorycenter@holisticmanagement.org).

**Developing a Longer-Range Strategic Farm Business Plan.** Part One of planned six part series: *Business Management for Farmers*. Ken Thomas. Midwest Plan Services, Iowa State University, Ames, IA. 1999. Publication number: NCR-610A. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: [www.mwpsdq.org](http://www.mwpsdq.org), e-mail: [mwps@iastate.edu](mailto:mwps@iastate.edu).

**Economic and Business Principles in Farm Planning and Production.** Sydney C. James and Phillip R. Eberle. Iowa State University Press. 2000. Contact Iowa State University Press, PO Box 570, Ames, IA 50010-0570, phone: (800) 862-6657, on-line: [www.isupress.com](http://www.isupress.com).

**Family/Farm Business Planning.** Part Three in a *Farm Transitions* video series. 91 minutes. 1999. Contact Passing on the Farm Center, 140 Ninth Avenue, Granite Falls, MN 56241, phone: (320) 564-4808 or toll-free (800) 657-3247, e-mail: [pofc@kilowatt.net](mailto:pofc@kilowatt.net).

**Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm-Based Enterprises.** Nancy Grudens Schuck, Wayne Knoblauch, Judy Green and Mary Saylor. 1988. Natural Resource, Agriculture, and Engineering Service, Cornell University. 1988. Publication number: NRAES-32. Contact Natural Resource, Agriculture, and Engineering Service, Cooperative Extension, 152 Riley-Robb Hall, Ithaca, New York 14853-5701, phone: (607) 255-7654, on-line: [www.nraes.org](http://www.nraes.org), e-mail: [NRAES@cornell.edu](mailto:NRAES@cornell.edu).

**Farm Planning Process.** Part Two in a *Farm Transitions* video series. 71 minutes. 1999. Contact Passing on the Farm Center, 140 Ninth Avenue, Granite Falls, MN 56241, phone: (320) 564-4808 or toll-free (800) 657-3247, e-mail: [pofc@kilowatt.net](mailto:pofc@kilowatt.net).

**FINPACK Business Planning Software.** Center for Farm Financial Management. Updated annually. Contact CFFM, Department of Applied Economics, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-1964 or toll-free (800) 234-1111, on-line: [www.cffm.umn.edu](http://www.cffm.umn.edu), e-mail: [cffm@umn.edu](mailto:cffm@umn.edu).

**A Guide to Starting a Business in Minnesota.** Charles A. Schaffer, Madeline Harris, and Ann M. Wilczynski (editors). Minnesota Small Business Assistance Office. Minnesota Department of Trade and Economic Development. Updated annually. Contact Minnesota Department of Trade and Economic Development, 500 Metro Square, 121 Seventh Place East, St. Paul, MN 55101-2146, phone: (651) 297-1291 or toll-free (800) 657-3858, on-line: [www.dted.state.mn.us](http://www.dted.state.mn.us).

**How to Really Create a Successful Business Plan.** David E. Gumpert. Boston Inc. Magazine Publishing. 1994. Contact your local library or bookstores.

**Making Your Small Farm Profitable.** Ron Macher and Howard W. Kerr Jr., Storey Books. 1999. Contact Storey Books, 210 Mass Moca Way, North Adams, MA 01247, phone: (800) 335-3432, on-line: [www.storeybooks.com](http://www.storeybooks.com).

**Succession Planner.** Linda Kirk Fox. University of Idaho Cooperative Extension System. 1997. Publication number: CIS 1058. Contact University of Idaho Cooperative Extension System, Moscow, ID 83844, on-line: [www.uidaho.edu/extension](http://www.uidaho.edu/extension).

## Agencies, Organizations and Networks

**Agricultural Utilization Research Institute (AURI).** Grants available to fund business plan development, product development, and market research. Assists with the development of business and marketing plans. Address: 1380 Energy Lane, Suite 112 West, St. Paul, MN 55108, phone: (651) 603-8108, on-line: [www.auri.org](http://www.auri.org).

**Cooperative Development Grant Program.** Grants available to fund market research, feasibility studies and business plans for value-added cooperative ventures. Contact Terry Dalbec, Minnesota Department of Agriculture (MDA), 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 297-1629, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us).

**Minnesota Dairy Business Planning Grant Program.** Grants of up to \$5,000 are available to cover consulting fees associated with the development of a comprehensive business plan for dairy producers. Contact David Weinand, Minnesota Department of Agriculture (MDA), 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 297-1629, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us).

**Minnesota Small Business Development Centers.** Provides business owners with financial and technical assistance as well as information about licenses, permits and targeting market segments. Contact Minnesota Small Business Development Centers, Administrative Office, 500 Metro Square, 121 7th Place East, St. Paul, MN 55101-2146, phone: (651) 297-5770 or toll-free: (800) 657-3858, on-line: [www.dted.state.mn.us](http://www.dted.state.mn.us).

**NxLEVEL Courses.** Provides training curriculums for starting and existing businesses. Topics covered include micro-businesses, alternative agriculture, e-business, and doing business abroad or in the U.S. In Minnesota, contact Jim Soncrant, West Central Minnesota Initiative Fund, 220 West Washington, Suite 205, Fergus Falls, MN 56537, phone: (218) 287-3847, on-line: [www.wcif.org](http://www.wcif.org), e-mail: [jsoncrant@earthlink.net](mailto:jsoncrant@earthlink.net). Nationally, for more information visit [www.nxlevel.org](http://www.nxlevel.org) or call (800) 873-9378.

## Planning Task One: Identify Values

### Publications

**Upper Midwest Organic Resource Directory.** Available from Midwest Organic and Sustainable Education Services (MOSES), P.O. Box 339, Spring Valley, WI, 54767, phone: (715) 772-3153, on-line: [www.mosesorganic.org](http://www.mosesorganic.org), e-mail: [moses@wwt.net](mailto:moses@wwt.net).

## Planning Task Two: History, Current Situation

### Publications, Software and Videos

**Developing a Balance Sheet.** Ross O. Love, Harry G. Haefner, and Damona G. Doye. Oklahoma Cooperative Extension Service. 1998. Publication number: F-752. Contact Oklahoma Cooperative Extension Service, 139 Agriculture Hall, Oklahoma State University, Stillwater, OK 74078, phone: (405) 744-5385, on-line: [www.dasnr.okstate.edu/oces](http://www.dasnr.okstate.edu/oces), web version: [agweb.okstate.edu/pearl/agecon/tax/f-752.pdf](http://agweb.okstate.edu/pearl/agecon/tax/f-752.pdf).

**Developing an Income Statement.** Lori J. Shipman and Damona G. Doye. Oklahoma Cooperative Extension Service. 1998. Publication number: F-753. Contact Oklahoma Cooperative Extension Service, 139 Agriculture Hall, Oklahoma State University, Stillwater, OK 74078, phone: (405) 744-5385, on-line: [www.dasnr.okstate.edu/oces](http://www.dasnr.okstate.edu/oces), web version: [agweb.okstate.edu/pearl/agecon/tax/f-753.pdf](http://agweb.okstate.edu/pearl/agecon/tax/f-753.pdf).

**Evaluating Financial Performance and Position.** Harry P. Mapp and Ross O. Love. Oklahoma Cooperative Extension Service. 1998. Publication number: F-790. Contact Oklahoma Cooperative Extension Service, 139 Agriculture Hall, Oklahoma State University, Stillwater, OK 74078, phone: (405) 744-5385, on-line: [www.dasnr.okstate.edu/oces](http://www.dasnr.okstate.edu/oces), web version: <http://agweb.okstate.edu/pearl/agecon/tax/f-790.pdf>.

**FINPACK Software.** Center for Farm Financial Management. Updated annually. Contact CFFM, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-1964 or toll-free (800) 234-1111, on-line: [www.cffm.umn.edu](http://www.cffm.umn.edu), e-mail: [cffm@umn.edu](mailto:cffm@umn.edu).

**The Monitoring Tool Box.** Julia Ahlers Ness (editor). Land Stewardship Project and the Minnesota Institute for Sustainable Agriculture. 1998. Contact the Land Stewardship Project, 2200 4th St., White Bear Lake, MN 55110, phone: (651) 653-0618, on-line: [www.landstewardshipproject.org](http://www.landstewardshipproject.org).

## Agencies, Organizations and Networks

**Center for Farm Financial Management.** Develops educational software and training programs for farmers, agricultural lenders, and educators that apply the principles and concepts of farm planning, financing, and analysis in a practical manner. Contact CFFM, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-1964 or toll-free (800) 234-1111, on-line: [www.cffm.umn.edu](http://www.cffm.umn.edu), e-mail: [cffm@umn.edu](mailto:cffm@umn.edu).

**Farm Business Management, Education Programs (Minnesota).** Offers courses and individual instruction/consultation for long-range financial monitoring and planning. Contact Farm Business Management Education Programs, State Director John Murray, Rochester Community and Technical College, 851 30th Ave. SE, Rochester, MN 55904-3109, phone: (507) 280-3109, on-line: [www.mgt.org/fbm](http://www.mgt.org/fbm), e-mail: [john.murray@roch.edu](mailto:john.murray@roch.edu).

**United States Department of Agriculture Natural Resources Conservation Service.** To locate the service center nearest you, go to [www.nrcs.usda.gov](http://www.nrcs.usda.gov) and click on "Local Service Centers."

## Planning Task Three: Vision, Goals, Mission

### Publications, Software and Videos

**Business Planning for Your Farm—Setting Personal and Business Goals.** David M. Saxowsky, Cole R. Gustafson, Laurence M. Crane, and Joe C. Samson. Department of Agricultural Economics, North Dakota State University. 1995. Contact Carol Jensen, Department of Agribusiness and Applied Economics, North Dakota State University, P.O. Box 5636, Fargo, ND 58105-5636, phone: (701) 231-7441, e-mail: [cjensen@ndsuxext.nodak.edu](mailto:cjensen@ndsuxext.nodak.edu).

**Establishing and Reaching Goals.** Suzanne Karberg. Department of Agricultural Economics, Purdue University. 1993. Publication number: EC-669. Contact Purdue University Cooperative Extension Service, 1140 Ag Administration Bldg., West Lafayette, IN 47907, phone: (765) 494-8499, on-line: [www.admin.ces.purdue.edu](http://www.admin.ces.purdue.edu), web version: [agecon.uwyo.edu/RiskMgt/generaltopics/EstablishingAndReachingGoals.pdf](http://agecon.uwyo.edu/RiskMgt/generaltopics/EstablishingAndReachingGoals.pdf).

**Goal Setting for Farm and Ranch Families.** Damona Doye. Oklahoma Cooperative Service Extension Service. 2001. Fact sheet number: WF-244. Contact Oklahoma Cooperative Extension Service, 139 Agriculture Hall, Oklahoma State University, Stillwater, OK 74078, phone: (405) 744-5385, on-line: [www.dasnr.okstate.edu/oces](http://www.dasnr.okstate.edu/oces), web version: [www.agweb.okstate.edu/pearl/agecon/farm/wf-244.html](http://www.agweb.okstate.edu/pearl/agecon/farm/wf-244.html).

**Holistic Management: A New Framework for Decision Making.** Allan Savory and Jody Butterfield. Island Press.

2nd Edition. 1999. Contact Allan Savory Center for Holistic Management, 1010 Tijeras NW, Albuquerque, NM 87102, phone: (505)842-5252, on-line: [www.holisticmanagement.org](http://www.holisticmanagement.org), e-mail: [savorycenter@holisticmanagement.org](mailto:savorycenter@holisticmanagement.org).

**How to Establish Goals: A Group Project for Farmers and Their Families.** John Lamb. Minnesota Project, Whole Farm Planning Interdisciplinary Team and the Minnesota Institute for Sustainable Agriculture. 2000. Contact Minnesota Project, 1885 University Ave. W., Suite 315, St. Paul, MN 55104, phone: (651) 645-6159, on-line: [mnproject@gte.net](http://mnproject@gte.net).

**Whole Farm Planning: Combining Family, Profit and Environment.** David Mulla, Les Everett, and Gigi DiGiacomo. Minnesota Institute for Sustainable Agriculture. 1998. Publication number: BU-06985. Contact University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, on-line: [order@extension.umn.edu](mailto:order@extension.umn.edu), web version: [www.extension.umn.edu/distribution/businessmanagement/DF6985.html](http://www.extension.umn.edu/distribution/businessmanagement/DF6985.html).

**Whole Farm Planning: What It Takes.** Dana Jackson (editor). Land Stewardship Project, Minnesota Department of Agriculture, and University of Minnesota Extension Service. 1997. Contact Land Stewardship Project, 2200 4th St., White Bear Lake, MN 55110, phone: (651) 653-0618, on-line: [www.landstewardshipproject.org](http://www.landstewardshipproject.org).

**Whole Farm Planning at Work: Success Stories of Ten Farms.** Jill MacKenzie and Loni Kemp. Minnesota Project. 1999. Contact Minnesota Project, 1885 University Ave. W., Suite 315, St. Paul, MN 55104, phone: (651) 645-6159, on-line: [mnproject@gte.net](mailto:mnproject@gte.net).

## Agencies, Organizations and Networks

**Agricultural Mediation Program.** Offers confidential mediation services in each state to assist with conflict resolution among family and business partners over goals and other issues. Conducted by the USDA's Farm Service Agency. Contact Chester A. Bailey, Farm Service Agency, USDA Agricultural Mediation Program, USDA/FSA/EDSO, STOP 0539/Rm. 6724-S, Washington, DC 20250-0539, phone: (202) 720-1471, on-line: [www.fsa.usda.gov/pas/publications/facts/html/mediate01.htm](http://www.fsa.usda.gov/pas/publications/facts/html/mediate01.htm), e-mail: [cbailey@wdc.fsa.usda.gov](mailto:cbailey@wdc.fsa.usda.gov).

**Allan Savory Center for Holistic Management.** Provides resources and consultation to assist farmers and other individuals with a goals-based decision-making process that can be applied to personal and business planning. Contact the Allan Savory Center for Holistic Management, 1010 Tijeras NW, Albuquerque, NM 87102, phone: (505)842-5252, on-line: [www.holisticmanagement.org](http://www.holisticmanagement.org), e-mail: [savorycenter@holisticmanagement.org](mailto:savorycenter@holisticmanagement.org).

## Planning Task Four: Strategic Planning

### Publications, Software and Videos

**Agricultural Prices—Annual.** National Agricultural Statistics Service. 2002 (updated annually). Contact: NASS, phone: (800) 727-9540, online: [www.usda.gov/nass](http://www.usda.gov/nass), e-mail: [nass@nass.usda.gov](mailto:nass@nass.usda.gov), view online at: [jan.mannlib.cornell.edu/reports/nassr/price/zap-bb/](http://jan.mannlib.cornell.edu/reports/nassr/price/zap-bb/).

**Analyzing Land Investments.** *Business Management in Agriculture* videotape series. Gayle Willett. 1988. Iowa State University Extension. Contact: Lisa Scarbrough, Iowa State University Extension Communications, 1712 ASB, Ames, IA 50011, phone: (515) 294-4972, e-mail: [lscarb@iastate.edu](mailto:lscarb@iastate.edu).

**Contract Evaluation.** Value Project, University of Illinois. 2000 (reviewed). Contact Burton Swanson, Project Director, Department of Agricultural and Consumer Economics, 1301 West Gregory Drive, Urbana, IL 61801, phone: (217) 244-6978, e-mail: [swansonb@uiuc.edu](mailto:swansonb@uiuc.edu), view on-line: [web.aces.uiuc.edu/value/contracts/contracts.htm](http://web.aces.uiuc.edu/value/contracts/contracts.htm).

**Developing a Longer-Range Strategic Farm Business Plan.** Part One of a planned six part series: *Business Management for Farmers*. Ken Thomas. Midwest Plan Services, Iowa State University, Ames, IA. 1999. Publication number: NCR-610A. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: [www.mwpsdq.org](http://www.mwpsdq.org).

**Evaluating a Rural Enterprise.** Preston Sullivan and Lane Greer. Appropriate Technology Transfer for Rural Areas (ATTRA). 2000. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**The Executive Summary.** In *Business Owners' Toolkit* online. CCH Incorporated. 2002. View on-line: [www.toolkit.cch.com/text/P02\\_5201.asp](http://www.toolkit.cch.com/text/P02_5201.asp).

**Farm Business Management Annual Reports. Crop Information.** 2002 (updated annually). Contact: John Murray, Farm and Small Business Management Programs, 851 30th Ave. S.E., Rochester, MN 55904-4999, phone: (507) 280-3109, on-line: [www.mgt.org/fbm](http://www.mgt.org/fbm), view online at: [www.mgt.org/fbm/reports/2001/state/state.htm](http://www.mgt.org/fbm/reports/2001/state/state.htm).

**Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm-Based Enterprises.** Nancy Grudens Schuck, Wayne Knoblauch, Judy Green and Mary Saylor. Natural Resource, Agriculture, and Engineering Service, Cornell University. 1988. Publication number: NRAES-32. Contact Natural Resource, Agriculture, and Engineering Service, Cooperative Extension, 152 Riley-

Robb Hall, Ithaca, New York 14853-5701, phone: (607) 255-7654, on-line: [www.nraes.org](http://www.nraes.org), e-mail: [NRAES@cornell.edu](mailto:NRAES@cornell.edu).

**In the Eyes of the Law: Legal Issues Associated with Direct Farm Marketing.** Richard F. Prim and Kaarin K. Foede. University of Minnesota Extension Service. 2002. Product number: BU-07683. Contact the University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

**Planning for Contingencies.** In *Business Owners' Toolkit* online. CCH Incorporated. 2002. view online: [www.toolkit.cch.com/text/P02\\_5531.asp](http://www.toolkit.cch.com/text/P02_5531.asp).

**Primer for Selecting New Enterprises for Your Farm.** Tim Woods and Steve Isaacs. Agricultural Economics, University of Kentucky. 2000. Publication number: 00-13. Contact University of Kentucky Agricultural Economics Cooperative Extension, College of Agriculture, University of Kentucky, Lexington, Kentucky 40546-0091, on-line: [www.uky.edu/Ag/AgEcon/extension](http://www.uky.edu/Ag/AgEcon/extension), web version: [www.uky.edu/Ag/AgEcon/publications/ext2000-13.pdf](http://www.uky.edu/Ag/AgEcon/publications/ext2000-13.pdf).

**Rural Resource Management: Problem Solving for the Long Term.** Sandra E. Miller, Craig W. Shinn, and William R. Bentley. 1994. Contact Iowa State University Press, PO Box 570, Ames, IA 50010-0570, phone: (800) 862-6657, on-line: [www.isupress.com](http://www.isupress.com).

**A Strategic Management Primer for Farmers.** Kent Olson. Department of Applied Economics, University of Minnesota. 2001. Staff Paper number: P01-15. Contact the Department of Applied Economics, University of Minnesota, 231 Classroom Office Building, 1994 Buford Ave., St. Paul MN 55108-6040, phone: (612) 625-1222, on-line: [www.agecon.lib.umn.edu](http://www.agecon.lib.umn.edu).

**Strategic Planning: A Conceptual for Small and Midsize Farmer Cooperatives.** James J. Wadsworth, Jim J. Staiert, and Beverly Rotan. Agricultural Cooperative Service, US Department of Agriculture. Research Report number: 112. 1993. Contact your local USDA Agricultural Cooperative Service or find the closest one on-line at [www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html). View the publication on-line at: [www.rurdev.usda.gov/rbs/pub/rr112.pdf](http://www.rurdev.usda.gov/rbs/pub/rr112.pdf).

**Transferring Your Farm Business to the Next Generation.** Jim Polson, Robert Fleming, Bernie Erven, and Warren Lee. Ohio State University Extension. 1996. Bulletin 862. Contact Ohio State University Extension Media Distribution, 385 Kottman Hall, 2021 Coffey Rd., Columbus, OH 43210-1044, phone: (614) 292-1607, e-mail: [pubs@postoffice.ag.ohio-state.edu](mailto:pubs@postoffice.ag.ohio-state.edu), web version: [ohioline.osu.edu/b862](http://ohioline.osu.edu/b862).

## Agencies, Organizations and Networks

**Farm\*A\*Syst.** Identifies potential environmental risks posed by farmstead operations, especially in regard to groundwater. Fact sheets provide educational information and list reference people to contact if questions arise. Contact Farm\*A\*Syst, 1545 Observatory Drive, 303 Hiram Smith Hall Madison, WI 53706-1289, phone: (608) 262-0024, on-line: [www.uwex.edu/farmasyst](http://www.uwex.edu/farmasyst), e-mail: [farmasyst@uwex.edu](mailto:farmasyst@uwex.edu).

**National Ag Risk Education Library.** A USDA initiative offering information, tools, and assistance for risk management planning. Visit on-line at: [www.agrisk.umn.edu](http://www.agrisk.umn.edu).

## Planning Task Five: Implementation and Monitoring

### Publications, Software and Videos

**Holistic Management: A New Framework for Decision Making.** Allan Savory and Jody Butterfield. Island Press. 2nd edition. 1999. Contact Allan Savory Center for Holistic Management 1010 Tijeras NW, Albuquerque, NM 87102, phone: (505) 842-5252, on-line: [www.holisticmanagement.org](http://www.holisticmanagement.org), e-mail: [savorycenter@holisticmanagement.org](mailto:savorycenter@holisticmanagement.org).

**The Monitoring Tool Box.** Julia Ahlers Ness (editor). Land Stewardship Project. 1998. Contact Land Stewardship Project, 2200 4th St., White Bear Lake, MN 55110, phone: (651) 653-0618, on-line: [www.landstewardshipproject.org](http://www.landstewardshipproject.org).

## Functional Areas: Marketing

### Publications, Software and Videos

**Adding Value to Farm Products: An Overview.** Janet Bachman. Appropriate Technology Transfer for Rural Areas (ATTRA). 1999. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Alternative Enterprises and Agritourism Tool Kit: Farming for Sustainability and Profit.** Resource Economics and Social Sciences Division and Resource Conservation and Community Development Division, US Department of Agriculture. 2000. Contact USDA/NRCS National Agritourism, Recreation and Alternative Enterprises, Director Jim Maetzold, PO Box 2890, Washington, DC 20013, phone: (202) 720-0132, on-line: [www.nhq.nrcs.usda.gov/RESS/econ/ressd.htm](http://www.nhq.nrcs.usda.gov/RESS/econ/ressd.htm).

**Alternative Meat Marketing.** Holly Born. Appropriate Technology Transfer for Rural Areas (ATTRA). 2000.

Contact ATTRA, Appropriate Technology Transfer for Rural Areas, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Bacon's Directories:** *The Newspaper/Magazine Directory* and *The Radio/TV/Cable Directory*. BACON. Updated annually with media and editorial contacts for U.S. and Canadian media. Contact your local library.

**CACI Market System Group Sourcebooks:** *The Sourcebook of ZIP Code Demographics* and *The Sourcebook of County Demographics*. CACI. Updated annually with consumer demographic information. Contact your local library reference desk.

**Collaborative Marketing: A Roadmap and Resource Guide for Farmers.** Robert P. King and Gigi DiGiacomo. Minnesota Institute for Sustainable Agriculture. 2000. Publication number: BU-7539-S. Contact University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

**Community Supported Agriculture . . . Making the Connection.** University of California Cooperative Extension, Placer County and UC Small Farm Center. 1995. Contact University of California Cooperative Extension, 11477 E Ave., Auburn, CA 95603, phone: (530) 889-7385, on-line: [www.ceplacer.ucdavis.edu](http://www.ceplacer.ucdavis.edu).

**Community Supported Agriculture: The Producer/Consumer Partnership.** Colorado State University. 1995. Publication number: XCM-189. Contact Colorado State University Cooperative Extension Resource Center, Colorado State University, 115 General Services Bldg., Ft. Collins, CO 80523-4061, phone: (970) 491-6198, on-line: [www.cerc.colostate.edu/](http://www.cerc.colostate.edu/).

**Contract Evaluation.** Value Project, University of Illinois. 2000 (reviewed). Contact Burton Swanson, Project Director, Department of Agricultural and Consumer Economics, 1301 West Gregory Drive, Urbana, IL 61801, phone: (217) 244-6978, e-mail: [swansonb@uiuc.edu](mailto:swansonb@uiuc.edu), view on-line: [web.aces.uiuc.edu/value/contracts/contracts.htm](http://web.aces.uiuc.edu/value/contracts/contracts.htm).

**Cooperative Grocer On-line.** [www.cooperativegrocer.com](http://www.cooperativegrocer.com).

**Developing a Marketing Plan.** Stan Bevers, Mark Waller, Steve Amosson, and Dean McCorkle. Texas Agricultural Extension Service. 1998. Publication number: RM3-3.0. Contact Texas Agricultural Extension Service, Texas A&M University, Department of Agricultural Economics, College Station, Texas 77843-2124, phone: (409) 845-4911, on-line: [www.agextension.tamu.edu](http://www.agextension.tamu.edu).

**Developing a Sensible and Successful Marketing Attitude.** Suzanne Karberg. Department of Agricultural Economics, Purdue University. 1993. Publication number: EC-673. Contact Purdue University Cooperative Extension

Service, 1140 Ag. Administration Bldg., West Lafayette, IN 47907, phone: (765) 494-8499, on-line: [www.admin.ces.purdue.edu](http://www.admin.ces.purdue.edu), web version: [www.aae.wisc.edu/jones/aae320hand/PurdueMarket1.pdf](http://www.aae.wisc.edu/jones/aae320hand/PurdueMarket1.pdf).

**Developing and Implementing a Successful Marketing Plan.** Suzanne Karberg. Department of Agricultural Economics, Purdue University. 1993. Publication number: EC-674. Contact Purdue University Cooperative Extension Service, 1140 Ag. Administration Bldg., West Lafayette, IN 47907, phone: (765) 494-8499, on-line: [www.admin.ces.purdue.edu](http://www.admin.ces.purdue.edu).

**Direct Farm Marketing and Tourism Handbook.** Russell Tronstad and Julie Leones. University of Arizona, Cooperative Extension Service. 1995. Contact the Arizona Cooperative Extension Service, Department of Agricultural and Resource Economics, PO Box 210023, University of Arizona, Tuscon, AZ 85721, phone: (520) 621-6241, on-line: [www.ag.arizona.edu/AREC](http://www.ag.arizona.edu/AREC).

**Doing Your Own Market Research: Tips on Evaluating the Market for New Farm-Based Enterprises.** Judy Green. Cornell University. 2003 (reviewed). Contact the Community Food & Agriculture Program, Department of Rural Sociology, 216 Warren Hall, Cornell University, Ithaca, NY 14853, on-line: [www.cfap.org](http://www.cfap.org). Available only online at: [www.cals.cornell.edu/agfoodcommunity/fap/DYOMResearch.pdf](http://www.cals.cornell.edu/agfoodcommunity/fap/DYOMResearch.pdf).

**Dynamic Farmers' Marketing: A Guide to Successfully Selling Your Farmers' Market Products.** Jeff W. Ishee. Bittersweet Farmstead. 1997. Contact Bittersweet Farmstead, PO Box 52, Middlebrook, VA 23116, phone: (540) 248-3938, e-mail: [farmstead@cfw.com](mailto:farmstead@cfw.com).

**Farmers' Markets: Consumer Trends, Preferences, and Characteristics.** Ramu Govindasamy, Marta Zurbruggen, John Italia, Adesoji Adelaja, Peter Nitzsche, and Richard VanVraken. New Jersey Agricultural Experiment Station. University of New Jersey, Rutgers. 1998. Publication number: P-02137-7-98. Contact Rutgers Cooperative Extension, Cook College, Rutgers, The State University of New Jersey, 88 Lipman Dr., New Brunswick, NJ 08901-8525, phone: (732) 932-9306.

**Farmers' Markets: Producers' Characteristics and Status of Their Businesses.** Ramu Govindasamy, Marta Zurbruggen, John Italia, Adesoji Adelaja, Peter Nitzsche, and Richard VanVraken. New Jersey Agricultural Experiment Station. University of New Jersey, Rutgers. 1998. Publication number: P-02137-6-98. Contact Rutgers Cooperative Extension, Cook College, Rutgers, The State University of New Jersey, 88 Lipman Dr., New Brunswick, NJ 08901-8525, phone: (732) 932-9306.

**Finding Customers: Market Segmentation.** Nancy H. Bull and Gregory R. Passewitz. Ohio State University Ex-

tension. 1994. Publication number: CDFS-1253-94. Contact Ohio State University Extension, 700 Ackerman Road, Suite 235, Columbus, OH 43202-1578, phone: (614) 292-1607, e-mail: [pubs@postoffice.ag.ohio-state.edu](mailto:pubs@postoffice.ag.ohio-state.edu), web version: [ohioline.osu.edu/cd-fact/1253.html](http://ohioline.osu.edu/cd-fact/1253.html).

**Food Labeling Fact Sheet.** Minnesota Department of Agriculture Dairy & Food Inspection Division. 1999. Contact Minnesota Department of Agriculture, 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 296-1592, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us), web version: [www.mda.state.mn.us/dairyfood/labeling.pdf](http://www.mda.state.mn.us/dairyfood/labeling.pdf)

**Household Spending: Who Spends How Much on What.** The New Strategist Editors, 7th edition. 2002. Contact New Strategist Publications, PO Box 242, Ithaca, NY 14851, phone: (800) 848-0842, on-line: [www.newstrategist.com](http://www.newstrategist.com)

**The Legal Guide for Direct Farm Marketing.** Neil Hamilton. Drake Agricultural Law Center, Drake University. 1999. Contact Drake Agricultural Law Center, Drake University, Cartwright Hall, 2507 University Ave., Des Moines, IA 50311-4505, phone: (515) 271-2947 or toll-free (800) 443-7253, on-line: [www.drake.edu](http://www.drake.edu).

**Market Farm Forms: Spreadsheet Templates for Planning and Organization Information on Diversified Farms.** Full Circle Farm. 2000. Contact Full Circle Farm, 3377 Early Times Lane, Auburn, CA 95603, phone: (530) 885-9201, on-line: [fullcircle@jps.net](mailto:fullcircle@jps.net).

**Marketeer: The Crop Market Planning Tool.** Center for Farm Financial Management (CFFM) and Country Hedging Inc. 2001. Contact CFFM, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-1964 or toll-free (800) 234-1111, on-line: [www.cffm.umn.edu](http://www.cffm.umn.edu), e-mail: [cffm@umn.edu](mailto:cffm@umn.edu).

**Marketing.** David L. Kurtz and Louise E. Boone. Dryden Press. Chicago, IL. 1981. Contact your local library or bookstore.

**The Marketing Plan: Step-by-Step.** Michael O'Donnell. 1991. Contact the Center for Innovation, North Dakota State University, 4300 Dartmouth Dr., PO Box 8372, Grand Forks, ND 58202-8372, phone: (701) 777-3132, on-line: [www.innovators.net](http://www.innovators.net).

**Marketing Strategies for Agricultural Commodities.** Erlin J. Weness. University of Minnesota Extension Service. 2001 (reviewed). Marketing Fact Sheet # 13. Contact University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu), web version: [swroc.coafes.umn.edu/SWFM/Files/mrkt/marketing\\_strategies.pdf](http://swroc.coafes.umn.edu/SWFM/Files/mrkt/marketing_strategies.pdf).

**The Minnesota Grown Directory.** Contact Minnesota Grown, Minnesota Department of Agriculture, 90 West Plato Boulevard St. Paul, MN 55107-2094, phone: (651) 297-4648, on-line: [www.mda.state.mn.us/mnngrown](http://www.mda.state.mn.us/mnngrown).

**Natural/Organic Industry Outlook.** George Southworth. Cooperative Grocer. September-October 2001. Number 96. Contact the Cooperative Grocer on-line at: [www.cooperativegrocer.com](http://www.cooperativegrocer.com).

**New Markets for Producers: Selling to Retail Stores.** Center for Integrated Agricultural Systems. 1999. Research Brief number: 38. Contact the Center for Integrated Agricultural Systems, 1450 Linden Drive, University of Wisconsin, Madison, WI 53706, phone: (608) 262-5200, on-line: [www.wisc.edu/cias/](http://www.wisc.edu/cias/), e-mail: [phaza@facstaff.wisc.edu](mailto:phaza@facstaff.wisc.edu).

**Practical Marketing Research.** Jeffrey L. Pope. American Management Association. 1993. Contact American Management Association, 1601 Broadway, New York, NY 10019-7420, phone: (800) 262-9699, on-line: [www.amanet.org](http://www.amanet.org).

**Reap New Profits: Marketing Strategies for Farmers and Ranchers.** USDA, Sustainable Agriculture Network (SAN). 2001. Contact SAN, USDA, Attn: Abiola Adeyemi, USDA National Agriculture Library, 10301 Baltimore Ave., Room 304, Beltsville, MD 20904, phone: (301) 504-6422, on-line: [www.sare.org](http://www.sare.org).

**Resources for Organic Marketing.** Holly Born. Appropriate Technology Transfer for Rural Areas (ATTRA). 2001. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Sell What You Sow!** Eric Gibson. New World Publishing. 1993. Contact New World Publishing, 11543 Quartz Dr. #1, Auburn CA 95602, phone: (530) 823-3886, on-line: [www.nnwpub.net](http://www.nnwpub.net).

**Small Business Marketing for Dummies.** Barbara Findlay Schenck. Hungry Minds, Inc. 2001. Contact your local bookstore or library.

**SRDS Lifestyle Market Analyst.** SRDS. Updated annually with demographic and lifestyle data; organized by geographic market area, lifestyle preferences, and consumer profiles. Contact your local library.

## Agencies, Organizations and Networks

**Agricultural Direct Marketing Email Discussion Group.** Information about agricultural direct marketing. Join by sending an e-mail with the message: subscribe direct-mkt to [majordomo@reeusda.gov](mailto:majordomo@reeusda.gov).

**Altmarketing Listserve.** Discussion list for farmers, educators and others interested in alternative and direct

marketing. Join by sending an e-mail with the message: SUBSCRIBE altmarketing Firstname Lastname to [listserv@crvms.unl.edu](mailto:listserv@crvms.unl.edu).

### Agricultural Marketing Service (AMS), USDA.

Includes six commodity programs—Cotton, Dairy, Fruit and Vegetable, Livestock and Seed, Poultry, and Tobacco. Programs employ specialists who provide standardization, grading, and market news services for these commodities. Also oversee marketing agreements and orders, administer research and promotion programs, and purchase commodities for Federal food programs. For specific contact information, visit AMS on-line at: [www.ams.usda.gov/](http://www.ams.usda.gov/).

### Association of Official Seed Certifying Agencies (AOSCA).

International organization dedicated to identity-preserved seed certification. Contact AOSCA, 55 SW Fifth Ave., Suite 150 Meridian, ID 83642, phone: (208) 884-2493, on-line: [www.aosca.org](http://www.aosca.org).

### Agricultural Utilization and Research Institute (AURI).

Assists with the development and financing of marketing plans. Contact Agricultural Utilization and Research Institute (AURI), 1380 Energy Lane, Suite 112, West St. Paul, Minnesota 55108, phone: (651) 603-8108, on-line: [www.auri.org](http://www.auri.org).

### Buyers of Organic Products in the Upper Midwest.

A listing of more than 65 buyers and processors of organic grains, oilseeds, fruits, vegetables, herbs, milk, and maple syrup. Contact Minnesota Department of Agriculture, 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 297-1629, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us).

**Cooperative Development Services (CDS).** Develops marketing plans for cooperatives on a fee-for-service basis. Contact your local USDA Agricultural Cooperative Service or find the closest one online at: [http://www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html).

**Internet Marketing Center.** Offers tips and strategies, resources, and a free monthly newsletter about marketing on-line. Contact Internet Marketing Center, 1123 Fir Ave., Blaine, WA 98230, phone: (604) 730-2833, on-line: [www.marketingtips.com](http://www.marketingtips.com).

**Minnesota Grown.** Partnership between the Minnesota Department of Agriculture and farmers that produces and distributes a directory of Minnesota-grown products. Contact Minnesota Grown, Minnesota Department of Agriculture, 90 West Plato Boulevard St. Paul, MN 55107-2094, phone: (651) 297-4648, on-line: [www.mda.state.mn.us/mnngrown](http://www.mda.state.mn.us/mnngrown).

**US Department of Agriculture (USDA), Department of Rural Development.** Provides technical and financial assistance for marketing research. Contact your local USDA Department of Rural Development or find the closest one on-line at: [www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html).

**Wholesale Produce Dealers Licensing and Bonding Program.** Minnesota Department of Agriculture. Updated annually. Contact MDA, John Malmberg, auditor, Wholesale Produce Dealers Licensing and Auditing, Minnesota Department of Agriculture, 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 296-8620, e-mail: [John.Malmberg@state.mn.us](mailto:John.Malmberg@state.mn.us). View on-line at: [www.mda.state.mn.us/wholedeal/default.htm](http://www.mda.state.mn.us/wholedeal/default.htm).

## Functional Areas: Operations

### Publications, Software and Videos

**Alternative Agronomic Crops.** Patricia Sauer and Preston Sullivan. Appropriate Technology Transfer for Rural Areas (ATTRA). 2000. Contact ATTRA, Appropriate Technology Transfer for Rural Areas, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Farm Business Management Annual Reports. Crop Information.** 2002 (updated annually). Contact: John Murray, Farm and Small Business Management Programs, 851 30th Ave. S.E., Rochester, MN 55904-4999, phone: (507) 280-3109, on-line: [www.mgt.org/fbm](http://www.mgt.org/fbm), view online at: [www.mgt.org/fbm/reports/2001/state/state.htm](http://www.mgt.org/fbm/reports/2001/state/state.htm).

**Grazing Systems Planning Guide.** Kevin Blanchet, Howard Moechnig, and Jodi Dejong-Hughes. University of Minnesota Extension. 2000. Publication number: BU-7606-GO. Contact University of Minnesota Extension, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

**Integrated Pest Management.** Rex Dufour and Janet Bachmann. Appropriate Technology Transfer for Rural Areas (ATTRA). March 1998. Contact ATTRA, Appropriate Technology Transfer for Rural Areas PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Making the Transition to Sustainable Farming.** Burt Hall and George Kuepper. Appropriate Technology Transfer for Rural Areas (ATTRA). December 1997. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Managing Production and Marketing Systems.** Part three of a planned six-part series: *Business Management for Farmers*. Midwest Plan Services, Iowa State University, Ames, IA. July 2000. Publication number:

NCR-610C. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: [www.mwpshq.org](http://www.mwpshq.org).

**Managing Your Land for Wildlife: Opportunities for Farmers and Rural Land Owners.** Gigi DiGiacomo, Les Everett, James Kitts, and Kevin Lines. University of Minnesota Extension Service. 1998. Publication number: FO-7067-S. Contact University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

**Natural Resource Management Practices: A Primer.** Peter Folliott and Luis A. Bojorquez-Navarez. 2000. Iowa State Press. Contact Iowa State Press, PO Box 570, Ames, IA 50010-0570, phone: (800) 862-6657, on-line: [www.isupress.com](http://www.isupress.com).

**The New Farmers' Market: Farm Fresh Ideas for Producers, Managers, and Communities.** Vance Corum, Marcie Rosenzweig, and Eric Gibson. Hotline Printing and Publishing. 2001. Contact Hotline Printing and Publishing, PO Box 161132, Altamonte Springs, FL 32716-1132, phone: (407) 628-1377.

**Organic Certification of Crop Production in Minnesota.** Lisa Gulbranson. Minnesota Institute for Sustainable Agriculture. 2001. Publication number BU-07202. Contact University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

**Overview of Agroforestry.** Alice Beetz. Appropriate Technology Transfer for Rural Areas (ATTRA). October 1999. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Overview of Organic Crop Production.** George Kuepper. Appropriate Technology Transfer for Rural Areas (ATTRA). November 2000. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Overview of Organic Fruit Production.** Guy K. Ames and George Kuepper. Appropriate Technology Transfer for Rural Areas (ATTRA). February 2000. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Rotational Grazing.** Alice E. Beetz. Appropriate Technology Transfer for Rural Areas (ATTRA). 1999. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Sharing Farm Machinery.** Erlin Weness. University of Minnesota Extension Service. 2001. Available on-line: [swroc.coafes.umn.edu/SWFM/Files/fin/sharing\\_machinery.htm](http://swroc.coafes.umn.edu/SWFM/Files/fin/sharing_machinery.htm).

**Sharing the Harvest: A Guide to Community Supported Agriculture.** Elizabeth Henderson with Robyn Van En. Chelsea Green Publishing Company, Vermont. 1999. Contact Chelsea Green Publishing Company, PO Box 428, White River Junction, VT 05001, phone: (800) 639-4099, on-line: [www.chelseagreen.com](http://www.chelseagreen.com).

**Sustainable Agriculture.** John Mason. Kangaroo Press. 1997. Contact your local bookstore or library.

**Sustainable Corn and Soybean Production.** Preston Sullivan. Appropriate Technology Transfer for Rural Areas (ATTRA). 2000. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Sustainable Soil Management.** Preston Sullivan. Appropriate Technology Transfer for Rural Areas (ATTRA). 1999. Contact ATTRA, PO Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Upper Midwest Organic Resource Directory.** Midwest Organic and Sustainable Education Services (MOSES). 3rd edition, 2001. Contact MOSES, N7834 County Road B, PO Box 339, Spring Valley, WI 54767, phone: (715) 772-3153, on-line: [www.mosesorganic.org](http://www.mosesorganic.org).

## Agencies, Organizations and Networks

**Alternative Farming Systems Information Center (AFSIC), National Agricultural Library, USDA.** Information center specializing in the location, collection, and provision of information about sustainable and alternative agricultural systems. Contact Alternative Farming Systems Information Center (AFSIC), National Agricultural Library, 10301 Baltimore Ave., Rm. 304, Beltsville, MD 20705-2351, phone: (301) 504-6559, on-line: [www.nal.usda.gov/afsic](http://www.nal.usda.gov/afsic).

**Appropriate Technology Transfer for Rural Areas (ATTRA).** A national sustainable farming information center that provides technical assistance information free of charge to farmers and farm support groups. They have a number of excellent up-to-date publications on alternative crops, livestock, and sustainable farming practices. Check their listing of available publications on-line, or for more information, contact ATTRA, P.O. Box 3657, Fayetteville, AR 72702, phone: (800) 346-9140, on-line: [www.attra.org](http://www.attra.org).

**Center for Rural Affairs, Beginning Farmer Sustainable Agriculture Project.** A nonprofit farm advocacy and support information provider. The Beginning Farmer Sustainable Agriculture Project exposes beginning farmers to low-input, low capital, alternative, and knowledge-based farming systems that are environmentally sustainable. The Center has numerous publications and information about sustainable

agriculture. Contact Center for Rural Affairs, 101 S Tallman St., P.O. Box 406, Walthill, NE 68067, phone: (402) 846-5428, on-line: [www.cfra.org](http://www.cfra.org).

**Energy and Sustainable Agriculture Program (ESAP), Minnesota Department of Agriculture.** ESAP's purpose is to demonstrate and promote alternative agricultural practices that are energy efficient, environmentally sound, and enhance the self-sufficiency of Minnesota farmers. ESAP sponsors a loan program, demonstration grant program, on-farm research, workshops, and speakers. Contact MDA-ESAP, 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 296-7673, on-line: [www.mda.state.mn.us/esap/](http://www.mda.state.mn.us/esap/).

**Farm Beginnings Program (Minnesota).** Production and finance-related business training for beginning farmers offered by the Land Stewardship Project (LSP) with support from the Minnesota Extension Service. Contact LSP, 2200 4th St., White Bear Lake, MN 55110, phone: (651) 653-0618, on-line: [www.landstewardshipproject.org](http://www.landstewardshipproject.org).

**Land Stewardship Project.** A nonprofit that fosters an ethic of stewardship for farmland, and promotes sustainable agriculture and sustainable communities. Contact the Land Stewardship Project, 2200 4th St., White Bear Lake, MN 55110, phone: (651) 653-0618, on-line: [www.landstewardshipproject.org](http://www.landstewardshipproject.org).

**Minnesota Institute for Sustainable Agriculture (MISA).** A partnership between the College of Agricultural, Food and Environmental Sciences at the University of Minnesota, and the Sustainers' Coalition (a group of community nonprofit organizations, which includes the Institute for Agricultural and Trade Policy, the Land Stewardship Project, the Minnesota Food Association, the Minnesota Project, and the Minnesota Sustainable Farming Association). MISA operates a website with current sustainable agriculture information, including a calendar of sustainable agriculture events, and announcements, a searchable database of resources, and links to many related sites and resources. Contact MISA, 411 Borlaug Hall, 1991 Buford Circle, St. Paul, MN 55108, phone: (612) 625-8235 or toll-free (800) 909-MISA (6472), on-line: [www.misa.umn.edu](http://www.misa.umn.edu).

**National Organic Program, USDA.** Provides information, contacts, and forms for organic certification in each state. At the national level, contact Richard Mathews, Program Manager, USDA-AMS-TMP-NOP, Room 4008-South Building, 1400 Independence Avenue SW, Washington, DC 20250-0020, phone: (202) 720-3252, e-mail: [NOP.Webmaster@usda.gov](mailto:NOP.Webmaster@usda.gov). To find state contacts, visit on-line at: [www.ams.usda.gov/nop/StatePrograms/StateContacts.html](http://www.ams.usda.gov/nop/StatePrograms/StateContacts.html).

**Sustainable Agriculture Research and Education (SARE).** SARE is a U.S. Department of Agriculture-funded initiative that sponsors competitive grants for

sustainable agriculture research and education in a regional process nationwide. SARE works to increase knowledge about and help farmers and ranchers to adopt practices that are economically viable, environmentally sound, and socially responsible. Nationally, SARE devotes significant resources to ongoing outreach projects. SARE's Professional Development Program offers learning opportunities to a variety of agricultural extension and other field agency personnel. SARE's Sustainable Agriculture Network (SAN) disseminates information relevant to SARE and sustainable agriculture through electronic and print publications. Contact SARE, website: [www.sare.org](http://www.sare.org)

**Sustainable Farming Association of Minnesota, regional chapters throughout the state of Minnesota.** The Sustainable Farming Association of Minnesota (SFA) provides a support network for farmers and networks with other organizations and agencies. The SFA facilitates educational opportunities for both members and the public about economically and environmentally sound agriculture practices. Each chapter plans and organizes various field days and workshops. For more information contact the Central Minnesota SFA, c/o DeEtta Bilek, Rt. 1 Box 4, Aldrich, MN 56434, phone: (218) 445-5475, on-line: [www.sfa-mn.org](http://www.sfa-mn.org).

## Functional Areas: Human Resources

### Publications, Software and Videos

**Acquiring and Managing Resources for the Farm Business.** Part four of a planned six-part series: *Business Management for Farmers*. Kenneth Thomas. MidWest Plan Service, Ames, IA. 2001. Contact MidWest Plan Service, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: [www.mwpsdq.org](http://www.mwpsdq.org).

**Agribusiness Management Series: The Role of a Manager.** David W. Park. Oklahoma Cooperative Extension Service. 1986. F-169. Contact Oklahoma Cooperative Extension Service 139 Agriculture Hall, Oklahoma State University, Stillwater, OK 74078, phone: (405) 744-5385, on-line: [www.dasnr.okstate.edu/oces](http://www.dasnr.okstate.edu/oces), web version: [agweb.okstate.edu/pearl/agecon/agribiz/f-169.pdf](http://agweb.okstate.edu/pearl/agecon/agribiz/f-169.pdf).

**Checking Your Farm Business Management Skills.** Michael Boehlje, Craig Dobbins, Alan Miller, Janet Bechman, Aadron Rausch. Purdue University Cooperative Extension. 2000. Publication number: ID-237. Contact Purdue University Cooperative Extension, 1140 Ag Administration Bldg., West Lafayette, IN 47907, phone: (765) 494-8499, on-line: [www.admin.ces.purdue.edu](http://www.admin.ces.purdue.edu).

**Filling a Position in the Farm Business.** Chris Zoller. Ohio State University Extension. 1997. Fact sheet number: HRM-1-97. Contact Ohio State University

Extension, 385 Kottman Hall, 2021 Coffey Rd., Columbus, OH 43210-1044, phone: (614) 292-1607, e-mail: [pubs@postoffice.ag.ohio-state.edu](mailto:pubs@postoffice.ag.ohio-state.edu), web version: [ohioline.osu.edu/hrm-fact/0001.html](http://ohioline.osu.edu/hrm-fact/0001.html).

**Labor Laws and Regulations.** David Miller. Ohio State University Extension. 1997. Fact sheet number: HRM-5-97. Contact Ohio State University Extension, 385 Kottman Hall, 2021 Coffey Rd., Columbus, OH 43210-1044, phone: (614) 292-1607, e-mail: [pubs@postoffice.ag.ohio-state.edu](mailto:pubs@postoffice.ag.ohio-state.edu), web version: [ohioline.osu.edu/hrm-fact/0005.html](http://ohioline.osu.edu/hrm-fact/0005.html).

**Making It Work.** 1999. 59 minutes. Part One in a Farm Transitions video series. Focuses on family communication and conflict resolution for business planning. Contact Passing on the Farm Center, 140 Ninth Avenue, Granite Falls, MN 56241, phone: (320) 564-4808 or toll-free (800) 657-3247, e-mail: [pofc@kilowatt.net](mailto:pofc@kilowatt.net).

**Overcoming Barriers to Communication.** Bernard Erven. Department of Agricultural, Environmental, and Developmental Economics, Ohio State University. 2001 (reviewed). Contact the Department of Agricultural, Environmental, and Development Economics, 2120 Fyffe Road, Columbus, OH 43210, phone: (614) 292-7911, web version: [www.cce.cornell.edu/issues/cceresponds/Work/Milligan/Communication.pdf](http://www.cce.cornell.edu/issues/cceresponds/Work/Milligan/Communication.pdf).

**Paying Wages to Family Members.** Bev Rawn. Ontario Agriculture and Rural Division. 1995. To order, contact Publications Ontario, 50 Grosvenor Street, Toronto, ON Canada M7A 1N8, phone: (800) 668-9938.

**Performance Appraisal of Farm Employees.** Kenneth D. Simeral. Ohio State University Extension. 2001. Publication number: HRM-4-97. Contact Ohio State University Extension, 385 Kottman Hall, 2021 Coffey Rd., Columbus, OH 43210-1044, phone: (614) 292-1607, e-mail: [pubs@postoffice.ag.ohio-state.edu](mailto:pubs@postoffice.ag.ohio-state.edu), web version: [ohioline.osu.edu/hrm-fact/0004.html](http://ohioline.osu.edu/hrm-fact/0004.html).

**Transferring Your Farm Business to the Next Generation.** Jim Polson, Robert Fleming, Bernard Erven, and Warren Lee. Ohio State University Extension. 1996. Bulletin number: 862. Contact Ohio State University Extension, 385 Kottman Hall, 2021 Coffey Rd., Columbus, OH 43210-1044, phone: (614) 292-1607, e-mail: [pubs@postoffice.ag.ohio-state.edu](mailto:pubs@postoffice.ag.ohio-state.edu), web version: [ohioline.osu.edu/b862/index.html](http://ohioline.osu.edu/b862/index.html).

**Transferring the Farm Series.** Series of 15 articles on farm succession planning. Minnesota Extension Service. 1994. Publication number: PC-6317-S. Contact University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

## Agencies, Organizations and Networks

**Minnesota Farm Connection.** Connects young and beginning farmers with retiring farmers through computerized lists. Contact Passing on the Farm Center, 140 Ninth Avenue, Granite Falls, MN 56241, phone: (320) 564-4808 or toll-free (800) 657-3247, e-mail: pofc@kilowatt.net.

**Passing on the Farm Center.** Offers a variety of services including estate planning, family communication building, succession planning, and goal setting, as well as workshops on farm transitioning. Contact Passing on the Farm Center, 140 Ninth Avenue, Granite Falls, MN 56241, phone: (320) 564-4808 or toll-free (800) 657-3247, e-mail: pofc@kilowatt.net.

## Functional Areas: Finance

### Publications, Software and Videos

**Analyzing Land Investments.** *Business Management in Agriculture* videotape series. Gayle Willett. 1988. Washington State University Extension. Contact: Lisa Scarbrough, Iowa State University Extension Communications, 1712 ASB, Ames, IA 50011, phone: (515) 294-4972, e-mail: lscarb@iastate.edu.

**Approaching Your Banker for a Loan.** 20 minutes. Minnesota Bankers Association. 1998. Contact the Minnesota Bankers Association, Suite 200, 7601 France Ave. South, Edina, MN 55435-5998, phone: (952) 835-3900, on-line: [www.minnbankcenter.org](http://www.minnbankcenter.org).

**Better Farm Accounting.** Herbert B. Howell. Iowa State Press. 4th edition, 1980. Contact Iowa State Press, PO Box 570, Ames, IA 50010-0570, phone: (800) 862-6657, on-line: [www.isupress.com](http://www.isupress.com).

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**Farm Biz Software.** Specialized Data Systems, Inc. 2002. Contact: Specialized Data Systems, P.O. Box 346, Parsons, KS 67357, phone: (800) 438-7371, online: [www.farmbiz.com](http://www.farmbiz.com), e-mail: [info@farmbiz.com](mailto:info@farmbiz.com).

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**Financial Management in Agriculture.** Peter J. Barry, Paul N. Ellinger, John A. Hopkin and C.B. Baker. Prentice Hall. 7th edition, 2002. Contact your local library or bookstore.

**Financing the Farm Operation.** Phillip L. Kunkel and Scott T. Larison. University of Minnesota Extension Service. 2002. Publication number FS-02589. Contact the University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: [order@extension.umn.edu](mailto:order@extension.umn.edu).

**FINBIN.** A searchable on-line database providing benchmark whole-farm and enterprise financial information from thousands of Minnesota and North Dakota farmers who use FINPACK for farm business analysis. Contact the Center for Farm Financial Management, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-

1964 or toll-free (800) 234-1111, on-line:  
www.cffm.umn.edu, e-mail: cffm@umn.edu, on-line:  
www.agrisk.umn.edu/GettingStarted.asp.

**FINPACK Software.** Center for Farm Financial Management. Updated annually. Contact CFFM, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-1964 or toll-free (800) 234-1111, on-line: www.cffm.umn.edu, e-mail: cffm@umn.edu.

**Fixed and Flexible Cash Rental Arrangements for Your Farm.** Midwest Plan Services, Iowa State University, Ames, IA. 1997. Publication number: NCR-75. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: www.mwpsdq.org.

**Holistic Management Financial Planning Software.** Allan Savory Center. 2000. Contact the Allan Savory Center for Holistic Management, 1010 Tijeras NW, Albuquerque, NM 87102, phone: (505) 842-5252, on-line: www.holisticmanagement.org, e-mail: savorycenter@holisticmanagement.org.

**Income Tax Management for Farmers.** Midwest Plan Services, Iowa State University, Ames, IA. Revised 2002. Publication number: NCR-2. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: www.mwpsdq.org, e-mail: mwps@iastate.edu.

**In the Eyes of the Law: Legal Issues Associated with Direct Farm Marketing.** Richard F. Prim and Kaarin K. Foede. University of Minnesota Extension Service. 2002. Product number: BU-07683. Contact the University of Minnesota Extension Service, 405 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: order@extension.umn.edu.

**Managing Risk in Farming: Concepts, Research and Analysis.** Joy Harwood, Richard Heifner, Keigh Coble, Janet Perry, and Agapi Somwaru. Market and Trade Economics Division and Resource Economics Division, Economic Research Service, USDA. 1999. Report number AER 774. Contact the USDA Order Desk, 5285 Port Royal Road, Springfield, VA 22161, phone: (800) 999-6779, web version: www.ers.usda.gov/publications/AER774/index.htm.

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Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108-6068, phone: (800) 876-8636, e-mail: order@extension.umn.edu.

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**Planning the Financial/Organizational Structure of Farm and Agribusiness Firms: What Are the Options?** Michael Boehlje and David Lins. Midwest Plan Services. 1998 (revised). Publication number: NCR-568. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: www.mwpsdq.org, e-mail: mwps@iastate.edu.

**Profitable Organic Farming.** Jon Newton. Iowa State Press. Second edition 2002. Contact Iowa State Press, PO Box 570, Ames, IA 50010-0570, phone: (800) 862-6657, www.isupress.com.

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**Quicken Software for Farm/Ranch Financial Records,** annual updates, Oklahoma State University. Contact Oklahoma State University, Agriculture Economics Department, Attn: Damona Doye, 529 Ag Hall, Oklahoma State University, Stillwater, OK 74078, phone: (405) 744-9813, on-line: agecon.okstate.edu/quicken/instructions.html, e-mail: ddoye@okstate.edu.

**Selling or Storing Grain in Minnesota: How Do the Laws Affect Me?** Minnesota Department of Agriculture. Contact James Johnson, Agricultural Marketing Services Division, Minnesota Department of Agriculture, 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 297-2314, e-mail: james.m.johnson@state.mn.us, www.mda.state.mn.us, web version: www.mda.state.mn.us/grain/grainfaq.htm.

**Tax Planning When Buying or Selling A Farm.** Midwest Plan Services, Iowa State University, Ames, IA. 1997. Publication number: NCR-43. Contact Midwest Plan Services, 122 Davidson Hall, Iowa State University, Ames, IA 50011-3080, phone: (800) 562-3618, on-line: www.mwpsdq.org mwps@iastate.edu.

**Transferring Your Farm Business to the Next Generation.** Jim Polson, Robert Fleming, Bernard Erven, and Warren Lee. Ohio State University Extension. 1996.

Bulletin number: 862. Contact Ohio State University Extension, 385 Kottman Hall, 2021 Coffey Rd., Columbus, OH 43210-1044, phone: (614) 292-1607, e-mail: pubs@postoffice.ag.ohio-state.edu.

## **Agencies, Organizations and Networks**

**Center for Farm Financial Management.** Develops educational tools and software for farmers, agricultural lenders and educators that apply the principles and concepts of farm planning, financing, and analysis in a practical manner. Contact CFFM, 130 Classroom Office Building, 1994 Buford Avenue, St. Paul, MN 55108, phone: (612) 625-1964 or toll-free (800) 234-1111, on-line: [www.cffm.umn.edu](http://www.cffm.umn.edu), e-mail: [cffm@umn.edu](mailto:cffm@umn.edu).

**Farm Business Management, Education Programs.** Courses and individual instruction/consultation about long-range financial monitoring and planning. Contact Farm Business Management Education Programs, State Director John Murray, Rochester Community and Technical College, 851 30th Ave. SE, Rochester, MN 55904-3109, phone: (507) 280-3109, on-line: [www.mgt.org/fbm](http://www.mgt.org/fbm).

**Farm Credit Services.** A network of independently owned and operated credit and financial services institutions that serve farmers, ranchers, agribusinesses of every size and income range across the country. To find local institutions, visit on-line at: [www.farmcredit.com/](http://www.farmcredit.com/).

**Farm Service Agency.** Offers resources and assistance in stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster. For local offices, visit on-line at: [www.fsa.usda.gov](http://www.fsa.usda.gov).

**Great Lakes Grazing Network (GLGN).** A coalition of farmers, researchers, extensionists, resource agency staff, environmentalists, and others organized to support and promote managed grazing systems for livestock production. Coordinates grazing-based activities, shares research, education, training, policy, and outreach efforts, and develops policies supportive of grazing-based farming systems within the Great Lakes region. For more information, visit GLGN on-line at: [www.glgm.org/](http://www.glgm.org/) or contact Tom Kriegl, University of Wisconsin, Center for Dairy Profitability, University of Wisconsin-Madison/Extension, 1675 Observatory Drive, Madison, Wisconsin 53706, phone: (608) 263-5665, e-mail: [tskriegl@facstaff.wisc.edu](mailto:tskriegl@facstaff.wisc.edu).

**Minnesota Certified Risk Management Consultants.** Listing of risk management consultants by county. Contact the Minnesota Department of Agriculture, 90 West Plato Boulevard, Saint Paul, MN 55107, phone: (651) 297-1629, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us).

**Minnesota Department of Agriculture Sustainable Agriculture Loan Program.** Loan program enabling farmers to adopt practices that will lead them to a more sustainable farming system. Loans given for capital purchases, which enhance the environmental and economic viability of the farm. For more information, contact Wayne Monsen, Grant and Loan Program Coordinator at (651) 282-2261 or the Sustainable Agriculture Loan Program, Minnesota Department of Agriculture, 90 West Plato Boulevard, St. Paul, MN 55107, phone: (651) 297-1629, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us).

**National Agricultural Risk Management Education Library.** USDA initiative that helps farmers locate information, tools, and assistance on risk management-related topics. View the National Agricultural Risk Management Education Library on-line at: [www.agrisk.umn.edu](http://www.agrisk.umn.edu).

**North American Farmers' Direct Marketing Association (NAFDMA).** Organizes conferences, international farm tours, newsletters, and workshops about the profitability of direct marketing. Contact NAFDMA, 62 White Loaf Rd., Southampton, MA 01073, phone: (888) 884-9270, on-line: [www.nafdma.com](http://www.nafdma.com).

**Rural Finance Authority (RFA).** Provides low-interest financing for beginning farmers. Loan Comparison chart describing interest rates, loan amounts, and applicant requirements available from the Minnesota Department of Agriculture, 90 West Plato Boulevard, St. Paul, MN 55107, phone: (651) 297-1629, on-line: [www.mda.state.mn.us](http://www.mda.state.mn.us), or contact Gary Blahosky, Senior Loan Officer, phone: (651) 296-4985, e-mail: [gary.blahosky@state.mn.us](mailto:gary.blahosky@state.mn.us).



# Glossary



The following glossary is a partial listing of terms used in the Business Planning Guide. Definitions for the glossary terms were drawn from a number of sources including: *Business Plan: A State of the Art Guide*, *FINPACK Manual*, *OCLA International's 2001 International Certification Standards*, *Marketing Dictionary*, *A Guide to Starting a Business in Minnesota*, and *USDA 2000 Fact Book*.

**Account receivable:** a current asset representing money due for services performed or merchandise sold on credit.

**Accrual accounting:** revenue and expenses are recorded in the period in which they are earned or incurred regardless of whether cash is received or disbursed in that period. This is the accounting basis that is generally required to be used to conform with generally accepted accounting principles (GAAP) in preparing financial statements for external users.

**Advertising:** how businesses inform and persuade potential and current customers using paid announcements carried by mass media such as newspapers, magazines, television and radio stations, and Internet web sites.

**Advertising reach:** number of individuals or households exposed to an ad.

**Asset:** anything owned by an individual or a business, that has commercial or exchange value. Assets may consist of specific property or claims against others, in contrast to obligations due others.

**Audit trail:** a comprehensive system of documentation that verifies the integrity of organic products and ingredients from production through harvest, storage, transport, processing, handling and sales.

**Balance sheet:** an itemized list of assets and liabilities for the business to portray its net worth at a given moment in time—usually at the beginning of each year.

**Break-even point:** the volume point at which revenues and costs are equal; a combination of sales and costs that will yield a no profit/no loss operation.

**Budget:** an itemized list of all estimated revenue that a given business anticipates receiving along with a list of all estimated costs and expenses that will be incurred in obtaining the above mentioned income during a given period of time. A budget is typically for one business cycle, such as a year, or for several cycles.

**Business continuation agreement:** a written contract between the business' buyer and seller that describes how the business transfer will take place. This is also called a "buy/sell agreement."

**Business plan:** a written plan used to chart a new or ongoing business' strategies, sales projections, and key personnel in order to obtain financing or to provide a strategic foundation on which a business can grow.

**Capital:** the total amount of money or other resources owned or used to acquire future income or benefits.

**Cash accounting:** an accounting basis in which revenue and expenses are recorded in the period they are actually received or expended in cash. Use of the cash basis generally is not considered to be in conformity with generally accepted accounting principles (GAAP) and is therefore used only in selected situations, such as for very small businesses and (when permitted) for income tax reporting.

**Cash flow statement:** measures the business' ability to meet its obligations with internally generated cash.

**Certification:** a process used to ensure that each producer or handler of organic food or fiber meets industry certification standards for production, processing and handling.

**Certification agent:** any company, organization or government body that offers the service of organic certification.

**Collaborative marketing group (CMG):** a group of farmers who have agreed to work together over an extended period of time to collectively market the agricultural products they produce. A cooperative is the most common type of a CMG.

**Common stock:** the most frequently issued class of stock; usually it provides a voting right but is secondary to preferred stock in dividend and liquidation rights.

**Competition:** the contest between businesses for customers and sales.

**Community Supported Agriculture (CSA):** CSA organizations are similar to a cooperative in that you produce for members. CSA members purchase annual shares of production at the beginning of the year or season. In return, they receive weekly or bi-monthly deliveries of fruits, vegetables and/or livestock products.

**Consumer good:** products that are produced and sold to the final consumer.

**Cooperative:** an organization formed for the purpose of producing and marketing goods or products owned collectively by members who share in the benefits.

**Corporation:** a separate legal entity that is owned by one or more shareholders.

**Crop rotation:** the practice of alternating the species or families of annual or biennial crops grown on specific fields in a planned pattern or sequence so as to break weed, pest and disease cycles, and improve soil fertility and organic matter content.

**Current assets:** the cash and other assets that will be received, converted to cash, or consumed in production during the next 12 months. This generally includes cash and checking balances, crops held for sale or feed, livestock held for sale, prepaid expenses and supplies, the value of growing crops, accounts receivable, hedging account balances, and any other assets that can quickly be turned into cash.

**Current liabilities:** debts due and payable within one year from the date of the balance sheet. In addition to short term operating loans, this usually includes accounts payable, accrued interest and other accrued expenses, and government crop loans. By definition, the amount of principal due within 12 months on intermediate and long-term debts is also considered a current liability.

**Custom work:** specific farm operations performed under contract between a farmer and contractor. The contractor furnishes labor, equipment, and materials to perform the operation. Custom harvesting of grain, spraying and picking of fruit, and sheep shearing are examples of custom work.

**Demographics:** customer groups based on age, sex, race, religion, education, marital status, income and household size.

**Depreciation:** prorating the cost of a depreciable asset over its projected economic life to account for any decline in the asset's production value over time. Depreciation

charges, in effect, reflect the funds that need to be set aside in order to replace the depreciating asset.

**Direct marketing:** marketing directly to customers without involving retailers, wholesalers, agents or other intermediaries; the easiest, fastest and least expensive contact with your business' target market.

**Distribution:** moving a product or service from producer to customer; taking orders, packing, inventory management, storage, transportation and follow-up service.

**Earned net worth change:** represents income that either contributed to or depleted the farm's net worth. The earned net worth change is calculated by adding nonfarm income to net farm income and then subtracting family living expenses, partner withdrawals, and taxes.

**Equity:** represents ownership or percentage of ownership in a business or items of value.

**Expenses:** daily costs incurred in running and maintaining a business.

**Export broker:** an entity that brings together foreign buyers with domestic manufacturers for a fee, generally providing few other services.

**Export license:** a government-issued legal permit to export merchandise.

**Farm:** As of 1997, the USDA defines a farm as any place from which \$1,000 or more of agricultural products were produced and sold, or normally would have been sold during the year.

**Farm Credit System (FCS):** a system made up of cooperatively owned financial institutions in districts covering the United States and Puerto Rico that finance farm and farm-related mortgages and operating loans. Institutions within each district specialize in farmland loans and operating credit or lending to farmer-owned supply, marketing, and processing cooperatives. FCS institutions rely on the bond market as a source of funds.

**Family farm:** an agricultural business that (1) produces agricultural commodities for sale in such quantities so as to be recognized as a farm rather than a rural residence; (2) produces enough income (including off farm employment) to pay family and farm operating expenses, to pay debts, and to maintain the property; (3) is managed by the operator; (4) has a substantial amount of labor provided by the operator and family; and (5) may use seasonal labor during peak periods and a reasonable amount of full-time hired labor.

**Financial feasibility:** the ability of a business plan or investment to satisfy the financing terms and performance criteria agreed to by a borrower and a lender.

**Financial risk:** the risk associated with the use of borrowing and leasing; uncertainties about the ability to meet financial obligations.

**Fiscal year:** an accounting period of 12 months.

**Fixed costs:** operating expenses that generally do not vary with business volume. Examples include rent, property taxes, and interest expense.

**Forage:** vegetable matter, fresh or preserved, that is gathered and fed to animals as roughage; includes alfalfa hay, corn silage, and other hay crops.

**Forward contracting:** a method of selling crops before harvest by which the buyer agrees to pay a specified price to a grower for a portion (or all) of the grower's crops.

**Futures contract:** an agreement between two entities, one that sells and agrees to deliver and one that buys and agrees to receive, a certain kind, quality, and quantity of product to be delivered during a specified delivery month at a specified price.

**General partnership:** one or more partners are jointly responsible or liable for the debts of the partnership.

**Green manure:** a crop that is grown and then plowed into the soil or left to decompose for the purpose of soil improvement.

**Growth potential:** the increased amount of money, expansion, activity and other developments that are likely for a business based on product marketing, management skill, industry growth and other factors.

**Handler:** any person engaged in the business of handling agricultural products.

**Identity preserved product:** a product that meets production, packaging, storage, and transportation requirements designed to preserve the genetic or physical identity of the product.

**Image advertising:** an advertising strategy that builds awareness and interest in products through the use of a name, term, sign, symbol, design or some combination. A brand and logo is used to identify the products of a business and distinguish them from competitors.

**Inspector:** a person independent from the decision-making process who is accredited to perform inspections for certification agents.

**Intermediary:** a business that helps buy, sell, assemble, store, display and promote products; they help move products through the distribution channel. Intermediaries include retailers, wholesalers, distributors, brokers and cooperatives.

**Intermediate assets:** assets with a useful life of ten years or less, such as breeding livestock, machinery and equipment.

**Intermediate liabilities:** intermediate (five to seven years) debt obligations for loans on equipment, machinery, and breeding livestock.

**Invoice:** an itemized list of goods shipped, usually specifying the price and terms of sale.

**Labeling:** any written, printed, or graphic representation that is present on the label of a product, accompanies the product, or is displayed near the product at its point of sale.

**Land:** in accounting terms is the value of real estate minus the value of improvements, such as buildings.

**Liability:** a loan, expense or any other form of claim on the assets of a business that must be paid or otherwise honored by the business.

**Liquidity:** a business' ability to meet current obligations with cash or other assets that can be quickly converted to cash.

**Long-term assets:** assets with a useful life of more than ten years, such as farm land and buildings.

**Long-term liabilities:** long-term (eight years or more) debt obligations for buildings and equipment.

**Market identity:** the ability to create familiarity and loyalty for a product or business in the eyes of the customer through promotions, packaging, labeling, product name and other factors.

**Marketing:** the process through which a business creates and keeps customers.

**Market niche:** a particular appeal, identity or place in the market that a product or business has; what a business does well that is different or better than other competitors in the market.

**Market segmentation:** the separation of one large market into smaller markets or categories; by product, customer, geography or industry.

**Market share:** the percent of the target market that a business hopes to capture.

**Market trends:** factors that indicate where the market is headed; changes in customer needs or preferences, shifts in population, establishment of new industries in the area.

**Natural:** a substance derived from plant, animal or mineral source that has not undergone a synthetic process.

**Net farm income:** represents the returns to labor, management and equity capital invested in the business; what the farm will contribute to net worth growth over time. See Appendix B for net farm income calculation.

**Net worth:** the financial claim by owners on the total assets of a business, calculated as total assets minus total liabilities. Also called equity capital and owner's equity.

**Off-farm income:** wages and salaries from working for other farmers, plus nonfarm income, for all owner operator families (whether they live on a farm or not).

**Operating expenses:** the outlays incurred or paid by a business for all inputs purchased or hired that are used up in production during the accounting period.

**Operating loan:** a short-term loan (less than one year) to finance crop production, livestock production, inventories, accounts receivable, and other operating or short-term liquidity needs of a business.

**Operations structure:** pertains to the competitiveness, size, organization, production and resource management of the farm business.

**Organic agriculture:** a holistic production management system which promotes and enhances agro-ecosystem health, including biodiversity, biological cycles, and soil biological activity; emphasizes the use of management practices over the use of off-farm inputs and utilizes cultural, biological and mechanical methods as opposed to synthetic materials.

**Organic conversion:** the act of establishing organic management practices in accordance with industry standards.

**Organic conversion period:** the time between the start of organic management and certification of the crop or livestock production system or site as organic (also called transition period).

**Packer:** a type of handler, such as a produce packing operation, that receives raw agricultural products and packs the products for shipping. A produce packer may also store products and apply post-harvest materials. A meat packer converts live animals to carcass meats and possibly to primal cut or boxed meat and other fresh meat forms.

**Partnership:** an association of two or more persons to carry on, as co-owners, a business for profit.

**Pasture:** land used for grazing of livestock that is under management measures designed to maximize soil fertility, provide feed value, protect the environment from degradation, and support range land health.

**Positioning:** an action taken by a business to fill a meaningful and unique niche in the market.

**Principal amount:** the face-value of a loan that must be repaid at maturity, separate from interest.

**Processing:** cooking, baking, heating, drying, mixing, grinding, churning, separating, extracting, cutting, fermenting, slaughtering, eviscerating, preserving, dehydrating, freezing, dyeing, sewing, or otherwise manufacturing and packaging, including canning, and jarring, that is different from normal post-harvest packaging of crops.

**Product:** any commodity, finished consumer good, or service produced by the farm.

**Product advertising:** aims to increase sales directly and immediately for an advertised product.

**Profitability:** the relative profit performance of a business, enterprise, or other operating unit. Profitability comparisons occur over time, across peer groups, relative to projections, and relative to norms or standards.

**Promotion:** a marketing activity that aims to increase sales through specific product, image or total approach advertising. See product advertising, image advertising, total approach advertising.

**Proprietorship:** an unincorporated business owned and operated by a single individual.

**Psychographics:** customers' lifestyle characteristics, behavioral patterns, beliefs and values, attitudes about themselves, their families and society.

**Rate of return on assets (ROA):** the profitability measure representing the rate-of-return on business assets during an accounting period. ROA is calculated by dividing the dollar return to assets during the accounting period by the value of assets at the beginning of the period or the average value of assets over the period.

**Rate of return on equity (ROE):** the profitability measure representing the rate-of-return on the equity capital that owners have invested in a business. ROE is calculated by dividing the dollar return to equity capital during an accounting period by the value of equity capital at the beginning of the period or the average value of equity capital over the period.

**Records:** field maps, field logs, journals, calendars, harvest, storage and sales information, animal health reports, receipts, invoices, billing statements, bills of lading, inventory control reports, production reports, facility diagrams, process flow charts, questionnaires, affidavits, inspection reports, laboratory analysis reports, meeting minutes, personnel files, correspondence, photographs, and other materials. Records that pertain to

organic certification include any information in written, visual, or electronic form that documents that the activities undertaken by producers, processors, handlers, inspectors, and certification agents comply with organic standards.

**Repayment ability:** the anticipated ability of a borrower to generate sufficient cash to repay a loan plus interest according to the terms established in the loan contract.

**Retailer:** a business intermediary, such as a grocery store, that may provide storage, logistical support, and advertising.

**Retained earnings:** the portion of net income that is retained within a business and added to net worth.

**Risk:** the possibility of adversity or loss; refers to uncertainty that matters.

**S-Corporation:** a type of corporation in which the owner holds 100 percent of the shares.

**Segmentation:** grouping customers into segments or sub-groups that share distinct similarities. Marketers commonly segment by geographics, demographics, and psychographics.

**Shipper:** a handler that is located at growing or other shipping points. A shipper sells products that it has grown or packed under its own name. A shipper may sell on behalf of growers or other shippers.

**Sole proprietorship:** a business that is owned and controlled by one individual.

**Solvency:** the business condition of financial viability in which net worth is positive; value of total assets exceeds debts

**Split operation:** an operation that produces or handles nonorganic agricultural products in addition to agricultural products produced organically.

**Standard of living:** the measure of the quality of life in such areas as housing, food, education, clothing, and transportation.

**Statement of cash flows:** a financial statement presenting the cash receipts and cash payments over a specified period of time. The cash receipts and payments are separated into operating, investing, and financing activities.

**Sustainable agriculture:** an integrated system of plant and animal production practices having a site-specific application that will, over the long term, satisfy food and fiber needs, enhance environmental quality and natural resources, make the most efficient use of nonrenewable resources and on-farm resources, integrate natural

biological cycles and controls, sustain the economic viability of farm operations, and enhance the quality of life.

**Synthetic:** a substance that is formulated or manufactured by a chemical process or by a process that chemically changes a substance extracted from naturally occurring plant, animal, or mineral sources, except for those substances created by naturally occurring biological processes.

**Target market:** particular segment(s) of the market that the product is directed toward; the initial customers that you hope to win over.

**Total approach advertising:** combines both image and product promotion strategies.

**Transition period:** the time between the start of organic management and certification of the crop or livestock production system or site as organic (also called organic conversion period).

**Value-added:** creating new uses for or additional value to raw agricultural commodities through marketing, processing, and production.

**Vegetative cover:** trees or perennial grasses, legumes, or shrubs with an expected lifespan of five years or more.

**Warehouser:** an operator who receives and stores products, does not take legal title to the products, and does not open product containers, or mix, combine, or otherwise handle the products while in custody.

**Watershed:** the total land area, regardless of size, above a given point on a waterway that contributes runoff water to the flow at that point. A major subdivision of a drainage basin. The United States is generally divided into 18 major drainage areas and 160 principal river drainage basins containing some 12,700 smaller watersheds.

**Wetlands:** land that is characterized by an abundance of moisture and that is inundated by surface or ground water often enough to support a prevalence of vegetation typically adapted for life in saturated soil conditions.

**Wholesaler:** a business intermediary who either buys products or takes possession and acts as a commission merchant.



# Appendices



Appendix A: Business Plan, Cedar  
Summit Farm

Appendix B: Farm Financial  
Standards Council Business  
Performance Measures (Sweet  
Sixteen)

Appendix C: Sample Job  
Description

Appendix D: Direct Labor  
Requirements for Traditional  
Crop and Livestock Enterprises



## Business Plan Cedar Summit Farm

25816 Drexel Ave.

New Prague, MN 56071

Owners-Dave and Florence Minar

October 2, 2000

### Executive Summary

Cedar Summit Farm will build a milk processing plant as a natural extension of our dairy business. We are located just north of New Prague and within 25 miles of the Minneapolis-St. Paul area including the suburbs of Edina, Minnetonka, Eden Prairie, Burnsville and Apple Valley. By capturing more of the consumer dollar, we can afford to bring our farm-oriented children into the business. We feel that our grass-fed cows produce a superior product that has much value to the health conscious. We value producer to consumer relationships. The past few years that we have direct marketed our meat products have shown us that consumers value knowing where their food comes from. This past spring we sent out 450 brochures to past customers.

We will distribute our products from delivery trucks and a storefront with a drive-up window that will be part of our processing plant. Our distribution will be home delivery, drop off sites at churches, co-op food stores and restaurants that cater to locally produced food. The plant and store will be located near the intersection of Scott Co. roads 2 and 15. Within 5 years we plan to have all of the milk we produce sold as Cedar Summit dairy products. We plan to process 15% of our milk production the first year, and we will need to borrow about \$xxx,xxx for buildings and equipment, and an additional \$xxx,xxx for operating expenses. But our business will be profitable in the third year. All our milk will be processed at Cedar Summit Farm by the fifth year and we will turn a profit, after wages are paid, of \$xxx,xxx.

We have children with many abilities and envision this business as a future for them and their families, and as a valued asset to our community.

## Values

- ☉ Our most important value is health. Healthy people, healthy animals and a healthy environment make all endeavors possible.
- ☉ Extol Christian values in our relationship with our family, customers and neighbors.
- ☉ Strive for open, trusting communication with family, employees and customers.
- ☉ Because our health is directly tied to the health of the environment, we strive to produce healthy dairy and meat products by utilizing sustainable methods in their production.
- ☉ We value preserving our forests and grasslands for future generations to enjoy.
- ☉ It is important to be a contributing member of the community both socially and economically; our community values the esthetic beauty of seeing farm animals on the land.

## Mission Statement

Cedar Summit Farm will provide clean, healthy, locally grown and safe meat and dairy products to our local community and within the 25-mile surrounding area. Our animals will be raised humanely in an environmentally sound manner. We will strive to educate consumers about the health benefits of grass-fed meat and milk products. We hope to be a model for other farmers that are looking for a way to be more profitable and sustainable.

## Farm History

My Grandfather purchased what is now Cedar Summit Farm in 1935. When my parents married in 1938, they moved onto the farm. I was born and raised there.

Florence and I met at the University of Minnesota where we were both students. I graduated in 1963 with a B.S. in Agricultural Economics & Dairy Science, and in 1964 we were married. I farmed with my father after service in the U.S. Army and in 1966 accepted a position with Minnesota Valley Breeders as an Artificial Insemination Technician. Our family grew fast—Lisa was born in 1965, Chris in 1966, and Mike in 1967.

In 1969 we made the decision to return to the farm full-time. Having been raised there, I knew what we were getting into. I was the only son and felt an obligation to return to what my Grandfather started.

We built a new sixty-cow tie stall barn in 1971. Over the years we developed a registered Holstein herd that has received state and national recognition. We showed our animals at many shows and fairs.

The farm was originally 120 acres. We purchased an additional 80 acres in 1972, and another 18 acres more recently. We lease an additional 65 acres that adjoin our property. We also own a 160-acre farm at McGrath, MN that consists of 90 acres of improved pasture for young stock.

In 1974 we discontinued the use of pesticides, and started exploring alternative ways to combat pests. We knew it could be done, because it had been done in the past.

In 1977 we started our second family when Laura was born. Dan was to follow in 1980. In this time period more changes were made in our family. My father, who was my main source of help, died in 1979. Chris and Mike, who were 13 and 12, were now my main source of labor. We managed to get the work done with the help of Dan Kajer, a part-time helper, and still allow them time for sports and 4-H. In the mid-80's the older children graduated from high school and went to college. In 1986, our Dan was starting school and Florence found a full-time job in town. We hired Paul Kajer, Dan Kajer's younger brother who was still in school, to help. Paul stayed with us until 1991, when he left to start farming on his own. Laura and our Dan were old enough to help now, and we also hired John Nelson full-time.

By the late 1980's, we began to realize that we weren't making the progress that we should be making, and started asking ourselves some serious questions. Our debt load had remained static through the years because of equipment replacement costs and herd turnover. We were intrigued with the idea of improving animal health by allowing them to harvest their own feed for 7 months of the year. The idea, which we found exciting, was that all of our land, some of which adjoins Sand Creek, would be in permanent pasture grasses and thus would stop erosion. This would also improve the water and mineral cycles. We could see how it would improve our quality of life with less feed to harvest. We sold our milking herd and bred heifers in 1993, and started grazing with our young stock. This sale allowed us to pay off almost all of our loans. In 1994, we built a new milking parlor and started milking again.

Paul Kajer joined our operation again in 1997 and brought with him the nucleus of his herd. Paul is paid a percentage of the gross check with a bonus at the end of the year. He retains ownership of his herd and its growth.

We were told when we started grazing that there was a 7- year learning curve. This seems to be true, because after a few years of struggling, we were able to significantly reduce our debt load in 1999.

In 1994 we started a direct marketing retail meat business with pasture-raised chicken. We had some underutilized areas where we could raise chickens and the chickens we had been buying in the grocery store were becoming less and less appealing. We knew others felt the same way. We hired a marketing consultant to help us with a brochure and we raised 900 chickens. Our chickens sold out and we were on our way. This venture has evolved into a significant sideline. In 1998 Florence quit her job to help more at home. Over the past 5 years we have also included turkeys, hogs and steers.

It is a good feeling to be able to supply our community with high quality food and hope we can continue to do so in the future.

## **Current Situation**

Cedar Summit Farm is managed as a partnership between Dave & Florence Minar and Paul Kajer. Paul is our herd manager and provides most of the labor for the dairy. Our son, Dan, relieves him on every other weekend and one night during the week. Dan is also going to college, studying marketing and business management. Josh, a high school student, also helps Paul milk on weekends. Dave needs to scale back his work in the dairy and devote more time to managing and marketing our direct market venture.

Our dairy has been the main source of revenue on our farm. During the 70's and 80's the farm usually sold about 1 million pounds of milk annually to a wholesale outlet. Last year the farm wholesaled 2 million pounds of milk (243,000 gallons) to a cheese factory. We have implemented a cross breeding program the past five years. We hope to develop a cow that is more compatible with our new grazing management, and will produce higher component milk that will meet our future needs. The farm dairy enterprise's return over direct expenses in 1999 was \$xxx,xxx.

We currently raise 1500-2000 broilers in a free-range environment. These chickens are processed at an inspected facility and made available fresh to the public three times each summer. Frozen birds are available for sale, by appointment, until sold out. We are licensed food vendors through the Minnesota Department of Agriculture. Cedar Summit Farm works with the Minnesota Food Association's Community Food Project. We, along with several other poultry producers in our area, provide chickens for residents of low income housing units. Fresh turkeys for Thanksgiving have been a popular fall item. We have them processed for fresh pickup the day before Thanksgiving. There are already twenty people on the waiting list for Thanksgiving 2000. The poultry enterprise's return over direct expenses in 1999 was \$x,xxx.

Our 50 hogs are raised outside in the fresh air and sunshine. This year they will be processed at a state inspected facility. They will be sold in "Quarter Packs". A quarter pack will equal one-quarter hog. These packs will contain fresh pork as well as ham and some sausage. The hog enterprise's return over direct expenses in 1999 was \$xx,xxx.

Our popular "Beef Gourmet Packs" are the mainstay of our (steer) beef sales. The 30-pound burger packs are also a very good seller. Most of our burger comes from low-milk producing cows. We keep about 30% of our bull calves to raise for steers, this can be increased to keep up with sales.

We started the meat business because we didn't like supermarket chickens and thought others felt the same way. Cedar Summit Farm is located in Helena Township of Scott County, at the very southern edge of the Minneapolis-St. Paul Metro area. Our area of Helena Township is zoned for 10-acre lots. Many farms have been further subdivided into smaller lots, turning our area into a more urban-like setting. Our customers are moving in around us! Our targeted market is people who have experienced eating home-raised meat products, families with small children, and the health conscious.

Our main marketing strategy has been to publish a brochure every March, which includes order cards for all our products. Our daughter Lisa helps us, and we mailed 450 brochures this year to our customers of the past three years. We use newspaper ads, attend food and community expos, are licensed "Minnesota Grown" producers, and are listed in all of their publications. We have found that word of mouth is our best advertising. One marketing strategy that didn't work was putting signs in the metro area, as it netted us nothing.

Our marketing emphasis has been the production and sale of non-confined, grass-fed meat products, produced without the use of hormones or antibiotics. We prefer that our customers come to the farm to pick up their meat products. Our brochure states; "Many consumers are generations removed from farming and have no clear idea where their food is grown. You can be an important link in the effort to create a food system in which consumers have a real connection to the farm. Every one has their own doctor, dentist and banker. The Minars at Cedar Summit Farm want to be your farmer."

We have made an effort to keep a good relationship with our bank. We bring a budget and operating statement to our banker early in the year. The competition among our local banks for our business has allowed us to borrow money at a very low interest rate.

Our net farm income in 1999 was \$xxx,xxx. The rate of return on farm assets was 14% and the rate of return on farm equity was 24.6%.

## **Vision**

The future looks bright! Cedar Summit Farm is still a diversified livestock enterprise after ten years. We have listened to our customers and have adjusted our product line to suit their needs. All of our products are sold at our farm store, farmers' markets, CSAs, church drop-off spots, food co-ops or delivered to homes and restaurants within a 25-mile radius of the farm. Included in our product line are a large variety of dairy and meat products. The customer base at Cedar Summit Farm has grown to the point that we must ally with neighboring sustainable producers. The fact that the farm is almost totally surrounded by homes has played a part in this growth.

## **Goals**

Our goal is to build a small milk processing plant and retail center, with a drive-up window, on our farm. This building will be built on our property near the intersection of Scott Co. roads 2 and 15. We must obtain a conditional use permit and secure financing. A brochure detailing our proposed milk processing plant and retail center will be published by June 1, 2000. This will be for county and township officials and neighbors informing them of our plans. Cedar Summit Farm will process and retail all of our dairy products to local customers (25-mile radius) within 5 years, and continue to expand our local meat business.

Cedar Summit Farm will provide full or part-time employment to any family member who desires to work in the family business. It is our desire to provide educational opportunities and benefits such as health insurance and a 401K plan.

We will market products that we feel good about, and distribute them locally when possible. Excess product will be donated to food shelves. We will package and market our products in the most economical and environmentally sound way possible.

Cedar Summit Farm will produce extra value products that will enhance the local economy, purchase supplies locally as much as possible, and take pride in a superior product.

## **Marketing**

The marketing book *The Long Boom* by Schwartz, Leyden and Hyatt, says that people like the power that choice gives them. The more standardized and homogenized our food becomes, the more it makes us crave the unusual and non-commonplace. They also say that 10 percent of the market would be made up of people seeking a radically different product. Our grass-fed cows do produce a different product. Grass-fed cows produce higher amounts of Omega-3 and conjugated linoleic acid in their meat and milk than

grain-fed cows. These two fatty acids fight cancer, promote lean muscle mass in humans, and have many other health benefits. In the Minneapolis-St. Paul Metro area, 10 percent equates to 200,000 potential customers. Many customers come to our farm and tell us they are so glad that we are here; we get many new customers each year by word of mouth. There is enthusiasm for consumer to producer relationships; people are passionate to know where their food comes from. In order to bring families to our farm we have an open house in the spring; we are looking at having a tour each fall.

Our target market is upper middle class families with young children, people who have experienced eating home-raised meat products, the health conscious, and fine restaurants. We will be marketing a wide range of high-quality dairy products, priced between organic and supermarket prices.

These will be distributed in a small, used, repainted refrigerated van. We will continue the use of professional looking promotional material to add credibility to our endeavor. A customer marketing brochure detailing our prices and products will be ready by Sept.1, 2000 when we are ready to start our home delivery canvassing.

## **Distribution**

Along with our retail center and drive-up, we will establish home delivery routes, drop off sites at churches, co-op food stores and restaurants. These will be established before production begins. Other distribution places will be farmers' markets.

Our retail center will be attached to the production facility with a glassed area to view processing. It will be open according to customer demand. There will also be an outside cooler for customers to access before and after hours, operated on the honor system. We will have a drive-up window so parents won't have to leave their car to buy milk and other products.

We will canvas neighborhoods before production begins to establish economically feasible delivery routes. We will begin with New Prague and surrounding area. People that show an interest outside our 25-mile radius will be asked to find drop sites at churches and other locations that have facilities for cold and frozen foods.

Upper end restaurants have shown interest in local and sustainably produced food. These businesses use large amounts of cream and butter. Co-op food stores have also shown an interest in our products.

## **Products**

Fluid milk will be sold in gallons and half gallons as skim, 1%, 2%, and whole milk. Cream will be sold in pints, butter in 1-pound solid blocks and buttermilk in quarts. In the future we plan to make ice cream, yogurt and soft cheeses. We will have hard cheeses made for us from our milk until we can learn the art. Meat products that we sell now will be available also.

## Competition

We know of no farmer in our area that is processing and selling his own dairy products. Our other sources of competition are grocery stores, Meyer Bros. Home Delivery and Schwans. Meyer Bros. buys milk and resells it, and Schwans will affect us only with ice cream. We have some local competition with our meat products, but we still sell out.

## Human Resources

Paul Kajer is our herd manager and is in charge of milking and general welfare of the dairy herd. Paul was raised on a dairy farm near New Prague and grew up taking care of dairy animals. Paul worked for us during high school, and for a while after he graduated, until he started farming on his own. Paul, like most other young farmers, had a hard time starting on his own so he moved his herd in with ours in 1997 and became our herdsman.

Tammy Kajer (Paul's wife), will work in the processing plant, the store, do accounting and help with marketing.

Lisa White is our graphic designer. Lisa does our brochures and promotion material.

Bob White (Lisa's husband), is our artist and marketing advisor.

Chris Minar probably won't be involved in our venture. Chris is an Aeronautical/ Medical Engineer and head of his company's research and development department. We have used his engineering and management expertise.

Linda Minar (Chris' wife) has an associate degree in accounting. Linda will work in accounting, promotions and the store as her work permits.

Mike Minar will be our processing manager. Mike graduated with a degree in Fishery and Wildlife Management and Biology.

Merrisue Minar has a degree in business administration and is willing to manage home deliveries, work in the store, and help with accounting and promotions.

Laura Ganske will drive the delivery truck, help with processing, manage the store and work in marketing and promotions.

Eric Ganske (Laura's husband), is our computer guru. He will host the Web site and keep it updated, be our technical support and work in the store when his job allows.

Dan Minar is in business school right now taking business management and marketing. Dan will be the business manager in due time. He must learn the business from the ground up first. While he is in school he will be involved in building the plant, working in the plant and store, making deliveries, marketing and all other aspects of the business.

All of our children and their spouses have worked at one time on the farm, and therefore, have a working knowledge of farming.

## Operations

Our dairy herd size will remain at about 150 cows, as this is all our land base will allow. We hope to start building construction by late summer and have it completed by Oct. 31, 2000. We will purchase used equipment for the plant if possible. We hope to have all the equipment installed by Dec. 15, 2001. We hope to begin milk processing by Dec. 30, 2001.

The milk will be hauled to the plant with a bulk tank trailer and pumped into a raw milk storage tank. It will then move to a batch pasteurizer and be pasteurized. Next it will be separated into skim milk and cream, and then some cream will be added back to make the assorted milk products. The rest of the cream will be made into ice cream and butter. The buttermilk from the butter will be mixed with chocolate or cultured and bottled as buttermilk. We plan to process three days a week.

Our retail store will be open according to our customers' demand. We will have a cooler outside with dairy products to be bought on the honor system, and we will have a drive-up window so parents will not have to leave their car.

We will purchase a refrigerated delivery truck by June 1, 2001. This will be used for meat and dairy product deliveries. Home delivery routes, drop-off sites, restaurants and food co-op schedules will be established by Dec. 1, 2001. Our billing system will be developed by Dec. 1, 2001.

We plan to build a kiosk and have it operational by the summer of 2002, for the sale of ice cream cones. This kiosk will travel to town celebrations and fairs as a moneymaker and an advertisement for our products. This would possibly be a good place for Dan to put his business schooling to use. Hopefully, it will be a place for our grandchildren to make some money in the summer, when they are older and learn to work together.

## Financing

We plan to borrow money to build and equip our proposed milk processing plant and retail center. We also need operating capital to finance our operation for the first two years.

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The Appendices to the Minars' Business Plan (Project Cost Budget, Five Year Cash Flow Plan, Financial Analysis of Current Operation: 1998-2000, Tax Statements from Current Operation: 1998-2000, and Resumes for Management Team Members) have not been included for confidentiality reasons.

# Appendix B: Farm Financial Standards Council Business Performance Measures (Sweet Sixteen)

The following calculations and descriptions were adapted from the 2000 Farm Business Management Report for Central and West Central Minnesota.

## Liquidity

**Current Ratio:** Calculated as (total current farm assets) / (total current farm liabilities). This measure of liquidity reflects the extent to which current farm assets, if sold tomorrow, would pay off current farm liabilities.

**Working Capital:** Calculated as (total current farm assets) – (total current farm liabilities). This measure represents the short-term operating capital available from within the business.

## Solvency

**Debt-to-Asset Ratio:** Calculated as (total farm liabilities) / (total farm assets). This represents the bank's share of your business. A higher ratio is an indicator of greater financial risk and lower borrowing capacity.

**Equity-to-Asset Ratio:** Calculated as (farm net worth) / (total farm assets). This measure of solvency compares farm equity to total farm assets.

**Debt-to-Equity Ratio:** Calculated as (total farm liabilities) / (farm net worth). This measure compares the bank's ownership to your ownership of the business.

## Profitability

**Rate of Return on Assets:** Calculated as [(net farm income) + (farm interest) – (value of operator labor and management)] / (average value of farm assets). This measure represents the average “interest” rate being earned on all investments in the business (your investment and that of your creditors).

**Rate of Return on Equity:** Calculated as [(net farm income) – (value of operator labor and management)] / (average farm net worth). This measure represents the “interest” rate being earned by your investment in the farm. This return can be compared to the return on your investments if equity were invested somewhere else, outside the business.

**Operating Profit Margin:** Calculated as (return on farm assets) / (value of farm production), where return on farm assets equals (net farm income from operation) + (farm interest expense) – (opportunity return to labor and management). This measure of

profitability shows the operating efficiency of the business. Low expenses relative to the value of farm production result in a healthy operating profit margin.

**Net Farm Income:** Calculated as (gross cash farm revenue) – (total cash farm expense) + (inventory changes) + (depreciation and other capital adjustments, including gains/losses from the sale of capital assets). This measure represents profitability or the farm's return to labor, management and equity.

## Repayment capacity

**Term Debt Coverage Ratio:** Calculated as [(net farm operating income) + (net nonfarm income) + (depreciation) + (scheduled interest on term debt and capital leases) – (family living and taxes paid)] / (scheduled principal and interest payments on term debt and capital leases). This measure of repayment capacity tells whether the business produced enough cash to cover all intermediate and long-term debt payments.

**Capital Replacement Margin:** Calculated as the value of (net farm income) + (net nonfarm income) + depreciation – (family living expenses, taxes paid, scheduled payments on term debt). This measure describes the amount of money left over after all operating expenses, taxes, family living costs, and scheduled debt payments have been made.

## Efficiency

**Asset Turnover Rate:** Calculated as the (gross farm revenue) / (average farm assets). This measures the efficiency of using capital. A high level of production in proportion to the level of capital investment yields a high (or efficient) asset turnover rate.

**Operating Expense Ratio:** Calculated as the value of [(total farm operating expenses) – (depreciation) – (farm interest)] / (gross farm revenue). This measure reflects the proportion of farm revenues used to pay operating expenses, not including principal or interest.

**Interest Expense Ratio:** Calculated as (farm interest) / (gross farm revenue). This measure of financial efficiency shows how much of gross farm revenue is used to pay for borrowed capital.

**Depreciation Expense Ratio:** Calculated as (depreciation and other capital adjustments) / (gross farm revenue). This measure indicates what proportion of farm revenue is needed to maintain the capital used by your business.

**Net Farm Income from Operations Ratio:** Calculated as (net farm income from operations) / (gross farm revenue). This measure of financial efficiency compares profit to gross farm revenue. It shows how much is left after all farm expenses, except for the return to unpaid operator and family labor, management and capital, are paid.

# Appendix C: Sample Job Description <sup>1</sup>

## I. General

Business/farm name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Phone: (        ) \_\_\_\_\_

## II. Position title: \_\_\_\_\_

Summary description of position: \_\_\_\_\_

## III. Major duties, responsibilities, and authority:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## IV. Minor/other duties:

\_\_\_\_\_  
\_\_\_\_\_

## V. Supervision necessary:

A. Amount: None \_\_\_\_ Minimal \_\_\_\_ Considerable \_\_\_\_ Close \_\_\_\_

B. Manager/Supervisor: \_\_\_\_\_

VI. Normal work hours/overtime: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## VII. Work environment: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## VIII. Advancement/promotion possibilities: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## IX. Qualifications required/desired:

	Required	Desired
1. Formal education/training:	_____	_____
2. Work experience:	_____	_____
3. Skills/knowledge:	_____	_____
4. Personal characteristics:	_____	_____
5. Physical attributes:	_____	_____
6. Flexibility (time, task):	_____	_____
7. Other:	_____	_____

## X. Wage rate:

Beginning: \$ \_\_\_\_\_ Per \_\_\_\_\_; Range \_\_\_\_\_

Bonus, incentive programs (if any): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## XI. Benefits provided/housing: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## XII. Provisions for time off/vacation/sick leave: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

<sup>1</sup> This form excerpted with permission from: *Acquiring and Managing Resources for the Farm Business*. Part IV in the Six Part Series: *Business Management for Farmers*. Kenneth Thomas. Midwest Plan Service. February 2001. NCR-610D.

## Appendix D: Direct Labor Requirements for Traditional Crop and Livestock Enterprises <sup>2</sup>

Enterprise	Unit	Annual Hours of Labor Per Unit			
		Average	High Mechanization	Low Mechanization	
Corn, grain	l acre	3.5	2.0	7.00	
Soybeans	l acre	3.5	2.0	7.0	
Wheat	l acre	1.5	0.7	4.5	
Oats	l acre	1.5	0.7	4.0	
Corn silage	l acre	6.0	3.0	20.0	
Hay harvesting	0.5-1.2 tons/acre	l ton	3.0	2.0	6.0
	Over 1.2 tons/acre	l ton	2.0	1.0	4.0
Silage harvesting	1.0 -7.4 tons/cutting	l ton	0.6	0.3	2.0
	Over 7.5 tons/cutting	l ton	0.3	0.1	1.0
Dairy herd	10-24 cows	l cow	115	90	140
	25-49 cows	l cow	90	65	115
	50-99 cows	l cow	75	55	100
Beef cow herd, calf sold	1-15 cows	l cow	52	20	40
	15-39 cows	l cow	15	12	25
	40-100 cows	l cow	10	8	16
Beef cow herd, calf fed	1-15 cows	l cow	40	30	60
	15-39 cows	l cow	25	20	40
	40-100 cows	l cow	20	15	30
Feeder cattle, long fed <sup>3</sup>	1-40 head	l feeder	15	10	25
	40-119 head	l feeder	10	7	17
	120-200 head	l feeder	8	5	13
Feeder cattle, short fed <sup>3</sup>	1-40 head	l feeder	10	8	18
	40-119 head	l feeder	10	8	18
	120-200 head	l feeder	5	3	10
Sheep, farm flock <sup>3</sup>	1-25 ewes	l ewe	7	5	10
	25-49 ewes	l ewe	5	3	7
	50-100 ewes	l ewe	4	2	6
Hogs	15-39 litters	l litter	23	15	35
	40-99 litters	l litter	18	10	30
	100 litters or more	l litter	15	8	25
Feeder pigs	1-100 hogs	l pig	2.2	1.6	1.4
	100-249 hogs	l pig	1.0	0.7	0.5
	250-500 hogs	l pig	4.5	3.0	2.7
Poultry	> 2,000 hens	100 hens	40	20	80

<sup>2</sup> Source: *Farm Management Manual*. University of Illinois Cooperative Extension Service. AE-4473

<sup>3</sup> Includes time for harvesting hay and straw and hauling manure in addition to more time for caring for livestock.