

Whole Farm Plan

Introduction to Whole Farm Planning

Brainstorming

Objectives:

- Understand the various components and facets of a beginning farm enterprise and the input needed to become sustainable.
- Determine the reality of establishing a farm enterprise by exploring motives, resources, and personal goals related to the farming industry.

Questions to Answer: (Expand on Worksheets 1&2 in “Introduction to Whole Farm Planning”)

- What are your motivations to start a farm?
- What resources do you have to make this farm a reality?
- How much capital are you able to invest?
- Do you have suitable farmland?
- Do you want to farm full or part time?
- What kinds of production practices do you need to know?
- How and where will you market what you will grow or raise?
- Do you have the skill, knowledge, and networks to be successful?
- What does a successful farm look like to you?

Describe your new farming enterprise:

- What products will you raise?
- What size will it be?
- Where is it located?
- Who is involved?
- What makes it unique?

Whole Farm Plan

Beginning Organization

·**Whole Farm Goals:** Farm Goals Worksheet in “Introduction to Whole Farm Planning”

- Quality of Life
- Forms of Production
- Future Resource Base

·**Inventory of Resources and Preferences:**

- Quality of Life Preferences-Quality of Life Worksheet in “Intro. to Whole Farm Planning”
- Personal Resources-Worksheet 6 in “Intro. to Whole Farm Planning”
 - personality strengths and weaknesses
- Land & Infrastructure Resources-Worksheet 7 in “Intro. to Whole Farm Planning”
 - already owned
 - planning to purchase/rent
- Financial Resources-Worksheet 8 in “Intro. to Whole Farm Planning”
- Production and Stewardship Preferences-Worksheet 9 in “Intro to Whole Farm Planning”
 - scale of operation
 - degree of diversity and how components will be integrated
 - how you will reach your stewardship goals given what you know about the land and resources at your farm site.
- Marketing Options and Preferences-Worksheet 10 in “Intro. to Whole Farm Planning”
 - direct vs. wholesale
 - consider location of farm, accessibility of markets, marketability of your product, associated marketing costs, legal issues, and your personal/family characteristics and values

·**Define Action Plan- With Timeline**

- What technical skills need to be acquired?
- How can suitable farmland be obtained?
- What land resources are available?
- How can the necessary financial resources be acquired?
- What business management skills and resources are needed?
- What kind of market research needs to be completed?
- What personal farming network exists?
- How do your family lifestyle goals fit into your farm enterprise timeline?
- How do your personal/community goals fit into your farm enterprise timeline?

Worksheet 1: Describe your “ideal” new farm enterprise

This worksheet is designed to help you better define your ideal, farming enterprise for today’s agricultural context.

Key questions this activity aims to help you answer include:

- What kind of agricultural enterprise do you envision having?
- Why do you want to own and operate farm?
- What do you need to know or do to make this agricultural enterprise a reality?

Step 1: Read the information in the left hand side bar. Refer to the questions.

Step 2: Reflect on the following statement and provide a brief response to the questions below:

When I think of my ideal farm...

- ✓ What kind of agricultural enterprise is it? (e.g., what will you grow and/or raise?)
- ✓ Where is it located?
- ✓ Who is involved?
- ✓ Will you have additional jobs in addition to farming?

Step 3: Now use the space below to describe your ideal farm in more detail. Jot down your ideas without hesitation or concern for grammatical editing!

DATE: _____

NAME: _____

Worksheet 2: What does farming success look like to you?

After you have answered the questions on the previous worksheet, complete this activity that helps you define what farming success means to you.

Keep in mind that farming success may be very different to different farmers.

What are those key elements (or ingredients) you need to keep farming successfully?

Step 1: Read the information in the left hand side bar. Refer to the questions.

- ✓ ***How do you define success? (e.g., personally and professionally)***

- ✓ ***What would a successful farm look like? (e.g., think in terms of production, marketing, land ownership, quality of life. etc.)***

- ✓ ***What is your ideal, agriculture success story? (e.g., where would you like to be in 10 years, 20 years?)***

DATE: _____

NAME: _____

NOTES:

Farm Goals Worksheet # 3

	Short Term (1-3 years)	Medium Term (3-10 years)	Long Term (10+ years)
Infrastructure			
<i>Land</i>			
<i>Buildings</i>			
<i>Equipment</i>			
<i>Other</i>			
Ecological/Landscape			
<i>Cropland</i>			
<i>Grassland</i>			
<i>Woodland</i>			
<i>Wetlands/Ponds, etc.</i>			
<i>Water courses</i>			
People			
<i>Skills</i>			
<i>Labor</i>			
<i>Communication</i>			
<i>Family/Quality of Life</i>			
Financial			
<i>Production/Enterprise</i>			
<i>Cash Flow</i>			
<i>Debt/Asset</i>			
<i>Marketing</i>			

Example Farm Goals Worksheet

	Short Term (1-3 years)	Medium Term (3-10 years)	Long Term (10+ years)
Infrastructure			
<i>Land</i>	<i>Maintain all leased land</i>		<i>Transfer land to daughter</i>
<i>Buildings</i>	<i>Repair barn roof</i>	<i>New hay shed</i>	
<i>Equipment</i>	<i>Replace tractor</i>	<i>Purchase ridge-till equipment</i>	
<i>Other</i>	<i>Concrete compost pad</i>		
Ecological/Landscape			
<i>Cropland</i>	<i>Develop rotations for all land</i>	<i>Retire erodible land to grass</i>	
<i>Grassland</i>	<i>re-seed back pasture</i>		
<i>Woodland</i>	<i>Increase wildlife, deer</i>		
<i>Wetlands/Ponds, etc.</i>	<i>Fence ponds</i>		
<i>Water courses</i>	<i>Add buffer strips to stream</i>		
People			
<i>Skills</i>	<i>Attend borrower's training</i>	<i>Learn Fin-pak, use at home</i>	
<i>Labor</i>	<i>Hire one person during summer</i>	<i>Begin retirement, cut back hours</i>	
<i>Communication</i>	<i>Have monthly meetings with family</i>		
<i>Family/Quality of Life</i>	<i>Set family goals sheet</i>		
Financial			
<i>Production/Enterprise</i>	<i>Diversify crops</i>		
<i>Cash Flow</i>	<i>Monthly cash flow of xx\$</i>		
<i>Debt/Asset</i>	<i>Reduce debt by xx%</i>		
<i>Marketing</i>	<i>Direct market beef locally</i>		

Quality of Life Worksheet #4

Quality of Life Considerations

1. Do you prefer to integrate your work and personal life as much as possible, or to keep them separate? Why?
2. Do you enjoy working with others (partners, family members, employees), or do you prefer working alone? Why?
3. Is it important that what you do for a living have a positive impact on others? The environment? If yes, describe.
4. Do you enjoy contact with customers? Why or why not?
5. Do you value your privacy? Explain.
6. What part of farming are you most passionate about? (example: production, selling, education, handling animals)
7. How important is having time with family? With friends?
8. How important is it to include community service or volunteerism in your life?

9. Do spiritual, political and/or religious values help shape your overall farm dream? If so, how?

10. How many hours a week (on average) do you want to devote to work (both on-farm and off-farm), rather than to other pursuits or interests?

11. How important are personal health considerations in shaping your farm dream? Why?

12. How important is financial security? Why? How do you define financial security?

13. Do you relish the challenge of uncertainty, or do you prefer to know what to expect in your life? Why?

14. What other factors affect the quality of your life?

15. When balanced against profitability and environmental considerations, how important do you think quality of life considerations will be in determining how you decide to operate your agricultural business? Circle one. Explain.

Very Important—Important—Somewhat Important—Not Important

Worksheet 5: Assessing your Personal Resources Inventory and Goals

As you go through this assessment, please take the time to answer the questions as completely and honestly as you are able regarding your skills, knowledge base, experience, time constraints, energy, health, time constraints, labor, and family considerations.

The questions explore where you currently are, as well as what personal resources you might need to move towards your whole farm plan goals.

This exercise should be completed by each person who will be integrally involved in the farm operation.

One vital area that can be overlooked when considering a farm enterprise is personal health and well-being. Farming can be very demanding physically, emotionally, and mentally. It is good to know your limitations and stress points, as all will be tested at some point in a farming career.

A successful farming enterprise is pro-active in preparing for these challenges. Staying healthy is critical for the long haul. Review your nutrition, exercise, medication, mental and social health needs in order to consider the health-related questions.

Step 1: Read the information in the left hand side bar

Step 2: Consider and answer the following questions:

1. Knowledge, Skills, and Experience

- What knowledge, skill base, and prior experience do you already possess?
- What knowledge and skills are needed to produce specific agricultural product(s) you are interested in?
- What communication & marketing skills?
- What additional resources and information do you need in order to learn more about the production, processing, and marketing related to your product(s)?
- Where and how can you access these resources and learning opportunities?

2. Time, Energy, Health, and Labor

- Do you work off farm?
- If so, how many hours will you be able to devote to the overall farm enterprise?
 - To production?
 - To sales and marketing?
 - To “growing” your knowledge base?
- Given the proposed farm enterprise idea, how much time and energy is required to carry out your enterprise successfully?
 - Daily
 - Weekly
 - Monthly
 - Seasonally
- When will you work (i.e. days, evenings, weekends, seasonal, etc.)?
- Overall, do the time and energy demands required fit your personal availability and abilities?
- Are there any health-related issues that may impact running the farm business, and that need to be addressed and planned for before moving forward?
- Do you know what the demands, risk factors, and safety requirements are of certain farming vocations, types of machinery, chemical uses, etc.?

Another very important aspect within the personal inventory is to consider how a farm enterprise might impact family life. Farming can be very time-intensive and place heavy demands on the normal day-to-day dynamics of family living. As you consider your whole farm plan, it is important to evaluate farm goals within this larger family context.

- Do you know what resources are available if you should need assistance, guidance, intervention, etc., to allow you to be able to farm safely, effectively, and productively? (eg. AgrAbility; Farm Bureau Safety)

- How much labor is required for the enterprise?

3. Family Considerations

- How much family involvement will the farm entail; i.e. will all family members participate with the farming operation?

- If children are involved, how will their school and after-school activities dovetail with the farm?

- Given your overall whole farm, how will your farm enterprise fit within the larger context of family life?

Worksheet 6: Assessing your Financial Resources

It will serve you well to walk into your whole farm planning process with your financial eyes wide open. This ensures the best chances to prepare for and find the financial resources you need to make your dream a reality!

The first goal with this worksheet is to start developing an inventory of your finances, assets and liabilities. To do this, you will need all of your financial information and any related records.

Another goal is to help you begin doing your homework of researching actual start-up costs, considering associated legal and family concerns, locating sources of funding options, as well as getting a rough idea of what to expect in terms of incoming revenue and annual business operating expense numbers. All of this information will be useful for developing your larger holistic financial plan.

If this business will support your family on its own, be sure to include an adequate salary that allows your family to take care of itself, and takes into consideration the cost of health care. Think ahead as to how much and how long you'll be tapping into your retirement fund to give yourself an idea of how much you'll need to save each month to meet this financial goal.

Step 1: Read the left hand side bar information.

Step 2: Consider and answer the following questions:

1. Land & Infrastructure

- How much land is necessary to carry out your farm enterprise?
- Are there specific infrastructure needs?

2. Capital

- What available capital do you have to get started?
- What start-up costs are needed to establish your farm enterprise?
 - Land purchase?
 - Infrastructure needs?
 - Initial production and post-harvest costs?
- Apart from your own available capital, how much more capital do you need?
- What funding, such as grants, loans, etc., might be sources of capital, and where can it be obtained?

3. Legal Considerations

- What costs are associated with liability and other insurance?
- If you hire off-farm labor to help with the farm, what costs are involved with insurance and workman's compensation?
- If you own the land, are there any factors that are important to consider related to legal issues?
- Are there any zoning restrictions and/or covenants that might prohibit certain land uses?

4. Family

- Will this business support your family on its own, or will one or several family members be working off the farm at a job?
- How will you handle health insurance and other related health costs?
- How will you save for retirement?

Worksheet 7: Assessing your Production & Stewardship Preferences

This worksheet is designed to help you consider and narrow down your choices of specific farm product(s).

The list in question 1 is not exhaustive but is a good place to help you start to identify product possibilities.

Regardless of what product(s) you plan to grow or raise, a central question to consider is the type of production management system you will implement. Question 2 looks at some of the broad categories of options. Broadly speaking, conventional systems tend to maximize efficiency through the use of many inputs like machinery, chemical fertilizers or bulk feeds, and pesticides. Alternative systems focus less on efficiency, since they depend on a more intensive management approach that uses less fossil-fuel based inputs. The Sustainable Production Module (xx) explores these systems in greater detail.

In question 3, a list of possible post-harvest processing options is shown. The product at harvest may be sold as is, or else require further processing.

Step 1: Read the left hand side bar information.

Step 2: Explore the following questions:

1. Select the products you are interested in producing from the list below:

- Horticultural Products
 - Vegetables
 - Small Fruits
 - Tree Fruits or Nuts
 - Wine Grapes
 - Forest/Nursery
 - Ornamental/Landscaping Plants
- Crops
 - Grains
 - Silage
 - Hay
 - Forage
- Livestock
 - Meat
 - Dairy
 - Poultry
- Fisheries/Aquaculture
- Other

2. The type of management production system that best fits your whole farm planning vision is a:

- Conventional system (high input, high spray)
- Hybrid Conventional system (low-input, low spray)
- Alternative system
- Organic system
- Other system

3. Using the list below, use a separate piece of paper to jot down each of your product(s) grown or raised, and how you envision that product will be processed after harvest:

- No processing (will be sold for fresh market)
- Minimal processing
 - Washing, packaging for fresh market
 - Washing, frozen, packaged
- Extensive processing
 - Butchering and packaged through processor
 - Value-added product

Worksheet 8: Assessing your Marketing Options and Preferences

The first main goal of this worksheet is to understand market possibilities versus narrowing in on any particular market(s) per se. There are many possible venues, each with their own set of unique characteristics.

Once you identify possible markets, it is important to consider personal preferences and accessibility issues, since they have a direct impact on whether or not a particular market is a good fit.

Step 1: Read the information in the left hand side bar

Step 2: Use the list below to help you identify all possible kinds of venues to market your product(s).

- ✓ Direct Markets
 - Farmers markets
 - Community Supported Agriculture
 - Roadside stands
 - U-pick farms
 - Internet and Mail order
 - Agritourism
- ✓ Wholesale Markets
 - Auctions
 - Cooperatives
 - Wholesalers
- ✓ Retailers (restaurants, grocery stores, food service buyers)
- ✓ Institutions

Step 3: Answer the following questions related to personal preferences:

- ✓ Are you a “people” person?
- ✓ Do you want to market your product yourself, or do you want someone else to do it for you?
- ✓ How might the market you choose affect your family life?
- ✓ Do you prefer a 9-to-5 Mon. to Fri. schedule, or are you happy with the off times that something like a farmers market, CSA, or agritourism venue would demand?
- ✓ Are you comfortable with sacrificing some of your privacy?
- ✓ What is the distance from your farm to local markets (direct or wholesale)?
- ✓ How easy it to get from the farm to the market (i.e. roads, time)?
- ✓ If you are considering on-farm venues, how accessible is your farm? If it is remote, will this limit “buy-in”? Parking? Neighbors? Ordinances?
- ✓ What sorts of legal considerations are entailed with on-farm activities?
- ✓ What handling considerations are related to your product that might affect direct vs. wholesale markets?

- ✓ If you are considering wholesale markets, do you have enough volume to meet the demand?