

Farm Business Development Programs in Vermont

Business planning and technical skills development for Vermont's farmers

Below is an outline of programs and services available throughout Vermont to assist farmers in developing technical and business planning skills. In the following pages are short descriptions of programs and services offered, and where to find more information. Please share this list where appropriate and keep it on hand for making referrals to farmers!

Business Planning Resources

A. GETTING STARTED

Growing Places – UVM Extension WAgN workshop
Starting your own business – VT Small Business Development Center
Micro Business Development

B. CREATING A PLAN (YOUNG AND MATURING BUSINESSES)

Tilling the Soil – UVM Extension and SBDC
Vermont Farm Viability Enhancement Program
Business counseling with VT Small Business Development Center

C. MATURE BUSINESSES

Taking Stock
Business counseling with VT Small Business Development Center
Vermont Farm Viability Enhancement Program
Peer-to-Peer Collaborative Program at VT Sustainable Jobs Fund

D. TEMPLATES AND WORKSHEETS

VT Farm Viability's Farm Financials Workbooks
Business Plan Templates from University of Maine
Annual Dairy Cash Flow Worksheet from UVM FINPACK
Monthly dairy/crop cash flow worksheet
Cash Flow Analysis of Transitioning to Organic Dairying
NOFA-VT Energy Loan Fund

Technical Skills Development

A. ON-FARM EXPERIENCE

NOFA-VT Apprentice & Willing Worker On-line Directory
Intervale Farms Program
Vermont Technical College Farm Incubator
University of Vermont Cooperative for Real Education in Agricultural Management (CREAM)
Vermont Technical College Dairy Management Program
University of Vermont student internships
Green Mountain College Farm & Food Program
World Wide Opportunities on Organic Farms

B. SUPPORTING TECHNICAL INFORMATION

New Farmer Network Resource Guide
National Sustainable Agriculture Information Service (ATTRA)
UVM Extension websites
Sustainable Agriculture Research and Education (SARE)
Publications

C. TRAINING AND WORKSHOPS

From the Ground Up
Vermont Grass Farmers Annual Conference
NE Pasture Consortium Annual Meeting
NOFA Direct Marketing Conference
NOFA- Winter Conference
NOFA-VT's Summer On-Farm Workshop Series

D. ACADEMIC PROGRAMS

Vermont Technical College
University of Vermont
FARMS (UVM/VTC Dairy Farm Management 2 + 2 Program)
Green Mountain College

Farm Business Planning and Technical Skills Resource List

Developed by Lini Wollenberg, UVM Center for Sustainable Agriculture; Ela Chapin, VT Farm Viability Enhancement Program; and Rick Levitre, UVM Extension. 2008.

Contact: Ela Chapin at 828-2117 or ela@vhcb.org.

Farm Business Development Programs in Vermont

I. Business Planning

A. GETTING STARTED

Growing Places – UVM Extension WAgN workshop developed to assist individuals in exploring the idea of starting a farm or other agriculture-related enterprise. Since 1995, there have been 12 cycles and 158 graduates. Held in the Fall and Spring in different locations throughout Vermont. A 6-part seminar, participants learn about goal setting, resource evaluation, and marketing.

Starting your own business – VT Small Business Development Center workshops designed for individuals who are thinking about going into business and need assistance with the procedures involved and government regulations regarding starting a business in Vermont. Topics discussed include the feasibility of starting a business, legal requirements, financing issues, management and risk assessments and general business planning. This workshop is the first step in the VtSBDC intake process. It is appropriate for those individuals who are not yet in business and are interested in general information and writing a business plan. Participants receive access to five online courses.

Micro Business Development – Workshops of the Vermont Community Action Agencies, Vermont MBDP provides education and counseling to Vermonters striving to start or expand micro-businesses. Since 1989, have helped over 4000 people with their plans to start or expand a micro business. Classes include *Your Road Map to Success* (A step-by-step map to write your business plan. Goal setting and action planning), *The Language of Business* (communication skills), *Tools For Life* (How to win friends and influence people. Examine habits of successful people), *E-Commerce*, *Keeping the Books*, *To Market, To Market, Time & Money*, *What We Never Have Enough Of...*, *Where is the Cash?* (Cash flow projections etc), *Pricing for Profit*, *The Tax Man Cometh - Tax Planning*.

B. CREATING A PLAN (YOUNG AND MATURING BUSINESSES)

Tilling the Soil – UVM Extension and SBDC business planning class for agricultural entrepreneurs, Tilling the Soil gives both new and experienced farmers the tools to move forward with an innovative business idea. Part of the NxLevel curriculum series, Tilling consists of 12 3-hour sessions. During the class, participants examine the critical components to developing a comprehensive business plan. Participants will learn how to organize and better manage their businesses; identify opportunities to market products and or services; understand and organize business financials; learn how and where to get funding; network with other farmers and members of Vermont's agricultural community; and write a detailed, comprehensive business plan ready for a lender's review. Instructors for the course include UVM Extension and Vermont Small Business Development Center (SBDC) business management specialists. The course also includes farmers, lenders and industry professionals who will share their experience and insights with participants.

Vermont Farm Viability Enhancement Program – The Vermont Housing and Conservation Board provides farmers with business planning and technical assistance. Developed in collaboration with the Vermont Agency of Agriculture, Food and Markets, the Vermont Farm Viability Program is

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designed to strengthen the economic position of Vermont agriculture and collaborates with UVM Extension, the Northeast Organic Farmers Association of Vermont, VT Small Business Development Center and Working Landscapes to deliver services to farmers. Farmers are eligible if they have three years experience, are full time Vermont residents, and had at least \$10,000 in gross farm income in the previous year.

During the year-long process that culminates with the completion of a written business plan, the Program offers in-depth financial analysis, assistance in goal setting and an analysis of the strengths, weaknesses and opportunities of the farm business, and guidance and assistance in the development of a plan for meeting these goals. Additional analysis and assistance is provided as needed by each individual farm, such as farm transfer planning, cash flow or enterprise analysis, and technical assistance. The Program offers enrolled farmers the opportunity to apply for grants to help implement the plan once it is complete.

<http://www.vhcb.org/viability.html>

Business counseling – Vermont Small Business Development Center - strengthens existing business entities and assist start-ups with high-quality, no-cost counseling and one-on-one advice for business owners related to business plan development, feasibility assessment, marketing, finance etc.

C. MATURE BUSINESSES

Taking Stock- UVM Extension WAgN- sponsored course offered starting in 2007 (not offered 2008) to help experienced farm business owners take a critical look at their businesses, re-assess what is working and discover where some fine-tuning might be needed. Topics include financial analysis, legal issues, labor management, business transition planning. Contact Beth.Holtzman@uvm.edu.

Business counseling- see above

Vermont Farm Viability Enhancement Program – see above

Peer-to-Peer Collaborative Program - Vermont Sustainable Jobs Fund's program provides strategic direction assistance to businesses over \$1M gross income using a team of 3 Peer Advisors (experienced CEOs, CFOs and COOs). The Collaborative has worked with sustainable agriculture related businesses, including VT Smoke & Cure, VT Compost Company and Sunrise Orchards. All these businesses were at critical junctures and had significant business opportunities confronting them. To learn more http://www.vsif.org/peer_collaborative/purpose.shtml. Contact Janice St. Onge at janice@vsif.org.

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D. TEMPLATES AND WORKSHEETS

Farm Financials Workbooks- Vermont Housing and Conservation Board These workbooks incorporate a financial templates and spreadsheets in one Excel workbook, linked together so that many pieces of information automatically fill in. They have been created primarily for the use of farm business planning educators and consultants and the farmers of the Vermont Farm Viability Enhancement Program, but are free and accessible to all farmers and the general public on-line at www.vhcb.org/viability.html. Two versions available, one for dairy/livestock operations and one for vegetable or diversified operations.

Business Plan Templates- <http://www.umaine.edu/animalsci/Farmmanage/busplan.htm>. A template developed by John Porter, New Hampshire Cooperative Extension.

Annual Dairy Cash Flow Worksheet - UVM Extension's ready-to-use IRS-compatible ledger for recording financial information for dairy and other livestock farms. 52 pages, \$8.00 [S&H: \$3.00]. Purchase from local UVM Extension offices.

<http://www.uvm.edu/~uvmext/programs/agriculture/agbusiness/default.php>

FINPACK - UVM Extension program uses this program to aid Vermont farmers in farm analysis and planning. Available on-line <http://www.uvm.edu/~uvmext/programs/agriculture/agbusiness/default.php>

Monthly dairy/crop cash flow worksheet- UVM Extension uses this program to aid Vermont farmers in farm analysis and planning

<http://www.uvm.edu/~uvmext/programs/agriculture/agbusiness/downloads/monthlycashflow.pdf>

Cash Flow Analysis of Transitioning to Organic Dairying - NOFA-VT is collaborating with the Small Business Development Center to help farmers do a cash flow analysis to look at income and expenses during and after the transition and make an informed decision about how to make the transition.

Energy Loan Fund - NOFA-VT provides this program to assist member farmers to improve their energy use technologies, and to develop energy management plans for their farms. This includes an energy audit. A unique energy-use profile will be established from this audit that identifies specific conservation potential, efficiency requirements, and renewable energy capabilities. An energy management plan, incorporating the most practical of these strategies, will be created from this profile.

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II. Technical Skills Development – How To

A. ON-FARM EXPERIENCE

NOFA-VT Apprentice & Willing Worker On-line Directory - The NOFA-VT on-line directory provides profiles of over 60 farms looking for apprentices and willing workers.

Intervale Farms Program - The Farms Program leases land, equipment, greenhouses, irrigation and storage facilities to small independent farms that agree to farm organically. Currently thirteen farms operate on 120 acres with over 60 full time and seasonal workers. Farmers have access to a cafeteria of technical and mechanical support as well as the benefit of marketing programs and business planning resources to help them establish themselves as profitable businesses.
http://www.intervale.org/programs/agricultural_development/intervale_farms.shtml

Vermont Technical College Farm Incubator - The program aims to help young farmers accumulate the necessary capital to start their own operation.

University of Vermont Cooperative for Real Education in Agricultural Management (CREAM) - CREAM emphasizes experiential learning to develop interpersonal, teamwork, and practical problem-solving skills. 15 Students run a herd of 30 Registered Holstein cattle for one school year.

Vermont Technical College Dairy Management Program (for enrolled VTC students)- 500-acre working farm and registered Holstein and Brown Swiss herd of 98 cows and a full complement of replacements. The modern dairy operation has a Germania - afimilk double-four herringbone milking parlor. The farm is continually looking at new ways to improve profitability and many are completed through student design and input. The farm also serves as a place for many students to be employed.

University of Vermont student internships (for enrolled UVM students)– By department. See for example, <http://asci.uvm.edu/intern/?Page=internships.html&SM=internmenu.html>

Green Mountain College Farm & Food Program (for enrolled GMC students)– The College's Farm & Food academic program involves integrating experiential learning about agriculture and food production into coursework. The program has a farm crew of student workers who keep the farm going on a daily basis. The Family Farm Forum is an annual series of events bringing together farmers, students, community members and food experts. http://www.greenmtn.edu/farm_food.aspx

World Wide Opportunities on Organic Farms - WWOOF organizations publish lists of organic farms, smallholdings and gardeners that welcome volunteer help at certain times. The diversity of hosts available offers a large variety of tasks and experiences. Volunteer helpers ("WWOOFers") choose the hosts that most interest them and make direct contact to arrange a stay. Volunteers usually live as part of the family.

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B. SUPPORTING TECHNICAL INFORMATION

New Farmer Network Resource Guide <http://www.vermontagriculture.com/agdev/newfarm.htm>

National Sustainable Agriculture Information Service (ATTRA) - in-depth publications on production practices, alternative crop and livestock enterprises, innovative marketing, organic certification, and highlights of local, regional, USDA and other federal sustainable agriculture activities, as well as farming news, events and funding opportunities. <http://attra.ncat.org/>

UVM Extension websites (many other Extension websites also provide Vermont-relevant information, including:

Grazing Guide <http://www.umaine.edu/grazingguide>

Farm labor management - <http://www.uvm.edu/~farmlabr/>,
<http://www.uvm.edu/~uvmext/programs/agriculture/labor/default.php>

Risk management - <http://agrisk.blog.uvm.edu/>

Biosecurity - <http://www.uvm.edu/~ascibios/>

Commercial horticulture -
<http://www.uvm.edu/~uvmext/programs/agriculture/commercial/default.php>

Crops and soils - <http://pss.uvm.edu/vtcrops/>

Horses- <http://www.extension.org/horses>

Forestry - <http://stumpage.uvm.edu/>

Maple - <http://www.uvm.edu/~uvmapple/>

Meat processing - <http://www.uvm.edu/livestock/meat/>

IPM - <http://pss.uvm.edu/ipm/>

Sheep- <http://www.uvm.edu/livestock/sheep/>

Sustainable agriculture (esp. Grass farming and pasture management, land access, farm transfer and goat and sheep dairy)- <http://www.uvm.edu/~susagctr/>

Women in agriculture -
<http://www.uvm.edu/~uvmext/programs/agriculture/women/default.php>

UVM Web Sites: [Animal Science Department](#), [College of Agriculture & Life Sciences](#)
[Northeast Sustainable Research and Education](#), [Plant and Soil Science Department](#)

Sustainable Agriculture Research and Education (SARE) <http://www.sare.org/>,
<http://www.sare.org/coreinfo/farmers.htm>

Publications: Agriview, Country Folks, Small Farmer Quarterly, Solar Dollar, Cultivating Connections, Small Ruminant Dairy newsletters and calendars etc.

C. TRAINING AND WORKSHOPS

From the Ground Up – Technical workshops for beginning farmers, sponsored by University of Vermont Extension Women’s Agricultural Network and Center for Sustainable Agriculture.

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UVM Extension and Center for Sustainable Agriculture - see topic areas above and websites

Vermont Grass Farmers Annual Conference – Technical workshops and networking

<http://www.uvm.edu/~pasture/?Page=vqfa.html>

NE Pasture Consortium – Annual meeting, see

<http://www.umaine.edu/grazingguide/Main%20Pages/NEPREC%20description.htm>

NOFA Direct Marketing Conference - provides a networking and educational opportunity for farmers' market managers and vendors and farmers marketing through Community Supported Agriculture and farm stands.

NOFA- Winter Conference - Organic enthusiasts, farmers, gardeners, and consumers have been gathering for celebration, education, and inspiration for the past 25 years at the annual Conference held in February.

NOFA-VT's Summer On-Farm Workshop Series - These workshops provide the tools for farmers, gardeners, cooks, homesteaders, localvores, and eaters to continue to grow Vermont's food future. All are invited to attend these workshops whether geared for the commercial dairy farmer or the backyard gardener.

D. ACADEMIC PROGRAMS

Vermont Technical College - Bachelor's and Associate's Degree Programs:

- Agribusiness Management Technology
- Dairy Farm Management Technology
- Landscape Development and Ornamental Horticulture
- Veterinary Technology

University of Vermont - Bachelor and graduate programs:

- Animal science: Equine Science (Morgan Horse Farm)
- Ecological agriculture
- Sustainable Landscape Horticulture

FARMS (UVM/VTC Dairy Farm Management 2 + 2 Program) - Provides Vermont residents with scholarships and the opportunity to earn a B. S. after a two-year Associate's Degree in Dairy Farm Management from the Vermont Technical College.

Green Mountain College – Bachelor's and master's degrees: Environmental Studies major offers a concentration in Sustainable Agriculture and Food Production. Dozens of classes utilize the Cerridwen Farm and other local farms as part of their coursework. See also GMC Farm & Food Program above. http://www.greenmtn.edu/farm_food/academics/es.aspx

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