



**Orientation to NCAT's ATTRA Website
and Resources for Starting an Agricultural Business**
Ann Baier ©National Center for Appropriate Technology

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Non-ATTRA Resources:

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I. ATTRA Website Tour with Highlights of Resources for Agricultural Businesses

Telephone Hotline (toll-free lines in the USA) English 1-800-346-9140 Spanish: 1-800-411-3222
Ask a Sustainable Agriculture Expert via email or text <https://attra.ncat.org/ask.php>
Farmer Knows Best (new!) <https://attra.ncat.org/farmerknowsbest/> on-line forum, organized by topic.

Publications:

Master publications list <https://attra.ncat.org/publication.html>
Beginning Farmer topic area <https://attra.ncat.org/marketing.html>
Marketing, Business and Risk Management topic area <https://attra.ncat.org/marketing.html>
Business Planning Guide and Resources
https://attra.ncat.org/oasdfr/business_planning/lesson1_goals_skills/Business_Planning_tipsheet.pdf#search=OASDFR Business Planning Resources: <https://attra.ncat.org/oasdfr>

A few examples of ATTRA Publications:

- Beginning Farmer Business Planning Resources
- Evaluating a Farming Enterprise
- Planning for Profit in Sustainable Farming
- Financing Your Farm: Guidance for Beginning Farmers
- Basic Accounting: Guidance for Beginning Farmers
- Growing Your Range Poultry Business: An Entrepreneur's Toolbox

Newsletter: Sign-up <http://www.ncat.org/subscribe/> and access to Archives <https://attra.ncat.org/newsletter/archives.html> Examples: [Successful Record Keeping for Sustainable Agriculture](#), [Planning and Planting for Your Markets](#), and [Farm Business Tips](#)

Videos: Sustainable Agriculture Video Archive <https://attra.ncat.org/video/> Many available!

Searchable Databases: <https://attra.ncat.org/directories.html> Internships, Pest Management, Livestock Feed Sources, Poultry Processing, Organic Seed, Local Food & others.

En Español: <https://attra.ncat.org/espanol/>

On-Line Business Planning Courses with Narrated Presentations:

Getting Started in Farming: An Introduction to Farm Business Planning <http://northcarolina.ncat.org/> Eight narrated lessons: Goal Setting; Assessing Skills & Resources; Land Access; Marketing; Startup & Record Keeping; Risk Management; Financing Your Farm; Business Plan.

Business Planning and Marketing <https://attra.ncat.org/oasdf/>; scroll down below the text to find a grid of four business topics with narrated presentations, links to publications and an Excel file: [Financial Records Templates](#). (Find also Sheep & Goats Resources; Poultry Resources, Recursos en Español, and Further Business Planning Resources).

II. Farm Business Enterprise Planning Workbooks and Guides

Whole Farm Planning Workbook. Oregon State University: Small Farms/Growing Farms Curriculum: <http://ir.library.oregonstate.edu/xmlui/bitstream/handle/1957/23645/em9043.pdf> This workbook provides a clear framework and exercises to guide your thinking about holistic life goals and resources, planning your farm and its component enterprises, and beginning your agricultural business.

Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses. 2003. Gigi DiGiacomo et al. Minnesota Institute for Sustainable Agriculture (MISA), downloadable by section <http://www.misa.umn.edu/Publications/BuildingaSustainableBusiness/> or in its entirety http://agmarketing.extension.psu.edu/Business/PDFs/build_sust_business.pdf

Primer for Selecting New Enterprises for Your Farm. Tim Woods and Steve Isaacs. University of Kentucky 2000. www.uky.edu/Ag/AgEcon/pubs/ext_aec/ext2000-13.pdf

Starting an Ag Business? A Pre-Planning Guide. Steve Richards. Cornell University Department of Applied Economics and Management 2004. www.dyson.cornell.edu/outreach/extensionpdf/2004/Cornell_AEM_eb0408.pdf

Sustainable Vegetable Production from Start-Up to Market. Vern Grubinger. 1999. PALS Publishing. Phone 607-255-7654. http://palspublishing.cals.cornell.edu/nra_index.taf

Northeast Beginning Farmers Project, Business Plan Templates <http://nebeginningfarmers.org/farmers/planning-2/business-plan-templates>

Beginning Farmer Rancher Resources <http://beginningfarmerrancher.wordpress.com/>
Before you set up templates, consider reviewing this blog by *Poppy Davis*, which includes sections on basic bookkeeping, cash flow budgeting, taxes, and how set up Quickbooks for farm and ranch businesses.

Collect Organize Budget and Monitor. Chris Blanchard of Flying Rutabaga Works provides access to his slide show <http://www.slideshare.net/chrisblanchard/collect-organize-budget-and-monitor-11166076> on setting up a chart of accounts and using recordkeeping systems on his website: <http://www.flyingrutabagaworks.com/sources/>.

III. Recordkeeping Templates for Production and Organic Certification

ATTRA Publication: Documentation Forms for Organic Crop and Livestock Producers
<https://attra.ncat.org/attra-pub/summaries/summary.php?pub=358>

California Certifies Organic Farmers website: <http://www.ccof.org/certification/help/recordkeeping-tools> Excerpt from the CCOF Website: “**Maintaining Detailed Records** The NOP requires that all certified operations maintain detailed records. These records must fully disclose all activities and transactions, and demonstrate compliance with the regulations in sufficient detail as to be readily understood and audited. We have developed a collection of sample forms and worksheets to help you maintain compliance with organic standards, and help ensure your continued certification with CCOF.”

National Organic Program Handbook (see Table of Contents and Appendices)
<http://www.ams.usda.gov/AMSV1.0/nopprogramhandbook>

IV. Financial Recordkeeping Spreadsheet Templates, Enterprise Budgets and Calculators

Each of these Excel workbook files is unlocked and may be adapted to your farming business. As a tool for tracking money, time and production, each one has unique strengths for organizing information to provide the farmer with capacity for analysis (show clear consequences of your activities) to inform production, marketing, pricing or business management decisions.

NCAT Financial Recordkeeping Templates: Excel Spreadsheets under Lesson 3 of the *Business Planning and Marketing* course <https://attra.ncat.org/oasdf/>, click on [Financial Records Templates](#), which includes the following worksheets: *Chart of Accounts; Projected Farm Budget; Cash Flow Budget; Income & Expense Statement; Balance Sheet; Income Records; and Expense Records*. The strength of the NCAT spreadsheet is that it provides a template for each of the three main financial reports. Using it, however, requires manual calculations: adding up the monthly totals for each income and expense category and entering these into the appropriate row in the column for that month in the cash flow budget. Values in the cash flow budget do fill in the income and expense report).

University of Missouri Extension <http://extension.missouri.edu/lafayette/agriculture.aspx> Whitney Wiegel, MU Extension Agricultural Business Specialist, has developed a couple of basic spreadsheet-based recordkeeping tools that farmers can use to track their income and expenses. Scroll to the bottom of the page under Farm Recordkeeping Tools to find: [Farm Record Book 2.4 \(.xlsx\)](#) designed for traditional row-crop & livestock farmers and [Farm Record Book Veggie 2.1 \(.xlsx\)](#) designed for specialty crop & small livestock producers. Instructions are included in each file.

Missouri record book versions are good for farmers who are just getting started with computer-based record keeping systems and farmers looking for low-cost, simple record keeping software. Their advantage over the NCAT recordbooks is that the values entered as individual income or expense transactions are automatically summed and fill in the cash flow budget by formulas in this Excel file, such that you do not need to do any manual tabulation or transfers in order to see your cash flow budget. While this is based essentially on the IRS schedule F categories, if you want to, you can change the column headings on the expenditures and/or receipts sheet and change the row labels on the cash flow summary accordingly. The drop-down summary provides useful information; if there is some category of information you especially want to track, be sure to include it in your drop-down lists. While these record books do not provide templates for an income statement or a balance sheet, these financial reports can be developed manually by using some of the information on the cash flow summary, then adding additional information about changes in crop or livestock inventory and capital assets during the income statement period, and depreciation records. Mr. Wiegel notes: “If farmers have more complex needs, and/or want more reports or levels of analysis, they should probably invest in more robust accounting software, or take an electronic spreadsheet course to learn how to build/modify their own spreadsheets.”

Veggie Compass <http://www.veggiecompass.com/>

A project at the University of Wisconsin Madison: includes whole farm profit management tools for

diversified organic fresh market vegetable growers for improving on farm decision making and financial planning to maximize profitability and ensure farm continuation.

From the *Tools* drop-down menu, find the Veggie Compass Spreadsheet:

<http://www.veggiecompass.com/tools/spreadsheet/>

Labor Data Forms (short and long) and Sales Forms: Farmer's Market Sales Chart, Weekly CSA Sales Record Chart, and Weekly Sales Chart <http://www.veggiecompass.com/tools/forms/>

The Veggie Compass provides a great deal of information provided on their website. The spreadsheet and forms provided are specialized for tracking highly detailed information crop or enterprise production and profitability information for diversified farmers. As with any tool, the power of their analysis to inform decision-making for greater farm profitability is proportional to the quality of tracking information put into the spreadsheet. Please read more about this tool on their site.

University of California Cooperative Extension Farm and Business Marketplace

http://ucanr.edu/sites/FarmBus/About_Site/ Sections include:

Planning and Management http://ucanr.edu/sites/FarmBus/Planning_-_Management/ Marketing

<http://ucanr.edu/sites/FarmBus/Marketing/>

Cost studies & Enterprise Budgets <http://coststudies.ucdavis.edu/>

Placer and Nevada Counties Enterprise Calculators:

http://ucanr.edu/sites/placervevadasmallfarms/UCCE_Enterprise_Calculators/ links to files for various ag systems: [Monthly Livestock Cash Flow Budget](#); [Monthly Veggie Cash Flow Budget](#); [Orchard Crop Planning](#); [Veggie Crop Assessment](#); and [Veggie Crop Planning](#).

Center for Agroecology and Sustainable Food Systems <http://casfs.ucsc.edu/> has downloadable curriculum files at <http://casfs.ucsc.edu/education/instructional-resources/downloadable-pdf-files2>, including Excel files for cash flow budgeting. Under Unit 2 Small Farm Business Planning, click on [Unit 2, Appendix 4](#) for a sample Cash Flow Budget, and [Unit 2, Appendix 5](#) for a blank template.

Vermont Farm Viability Program <http://www.vhcb.org/viability.html#enroll>

At the very bottom are these links to Excel files: [Dairy/Livestock Financial Workbook](#) and [Vegetable or Diversified Financial Workbook](#).

Iowa State University Extension & Outreach, Iowa Fruit & Vegetable Production Budgets

<http://www.extension.iastate.edu/agdm/crops/html/a1-17.html>

Northeast Beginning Farmers Project, Business Plan Templates

<http://nebeginningfarmers.org/farmers/planning-2/business-plan-templates>

AgPlan <https://www.agplan.umn.edu/> "AgPlan helps rural business owners develop a business plan. Everyone can use AgPlan—for FREE."

Center for Farm Financial Management <http://ifsam.cffm.umn.edu/> Online modules on 'Interpreting Financial Statements and Measures'.

V. Government Programs and Non-Profit Organizations/Project Websites

Rural Tax Education www.RuralTax.org This website provides farmers and ranchers, other agricultural producers and Extension educators with a source for agriculturally related income and self-employment tax information that is both current and easy to understand. Their website includes practical resources, with a link to download to Tax Guide for Owners and Operators of Small And Medium Size Farms

<http://ruraltax.org/files/uploads/TaxGuide%20Small%20to%20Midsized%20Farms%202011%2007%2014.pdf>

Nolo Law for All <http://www.nolo.com>

Website offers many publications and free online resources about legal questions related to business structures, taxes, leases, real estate, employment/HR, and more.

California Farmlink <http://www.californiafarmlink.org/farm-business-management/make-a-farm-business-plan>, English, with links to Spanish, cash flow budgeting, and related ATTRA resources.

Ecological Farming Association <http://www.eco-farm.org/resources/>

Farm's Reach; Growing Farmer Networks <http://www.farmsreach.com/welcome/what-we-do/>
Business and Financial Planning Toolkit <http://www.farmsreach.com/welcome/business-financial-planning/> sections: [Overview](#); [Starting a New Farm](#); [Analyzing Financial Performance of Crops](#); [Preparing Basic Financial Reports](#); [Farm Financing](#); [Insurance](#); [Record-Keeping](#); [Taxes](#).

National Coalition of Young Farmers <http://www.youngfarmers.org/practical/training-and-helpful-organizations/>

Beginning Farmers; An Online Resource for Farmers, Researchers and Policy Makers

<http://www.beginningfarmers.org/about-contact/> New farmer Websites list:

<http://www.beginningfarmers.org/beginning-farmer-resources/>

Center for Rural Affairs http://www.cfra.org/resources/beginning_farmer

Outline of advice, financial considerations <http://www.cfra.org/files/adviceforbeginners.pdf>;
http://www.cfra.org/resources/beginning_farmer/financialpicture.

Resources for Organizing a Farm Business Ag Decision Maker is an ag economics and business website from Iowa State University that offers details on cash flow budgeting, financial recordkeeping, etc. www.extension.iastate.edu/agdm/homepage.html

The University of Maine; Beginning Farmer Resource Network of Maine

<http://umaine.edu/beginning-farmer-resource-network/>

Vermont New Farmer Project <http://www.uvm.edu/newfarmer/>

SCORE <http://www.score.org/about-score> See Mentors, and Tools and Templates sections.

National Agriculture Library's Start to Farm resources www.start2farm.gov

IRS Publication 225 Farmers Tax Guide How the federal tax laws apply to farming.

www.irs.gov/uac/Publication-225,-Farmer's-Tax-Guide and <http://www.irs.gov/pub/irs-pdf/p225.pdf>

United States Small Business Administration www.sba.gov has links to many articles on business topics, including start-up planning. <http://www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/prepare-your-business-f-0>

Multi-media resources: <http://www.sba.gov/tools/sba-learning-center>

California State Department of Industrial Regulations

<http://www.dir.ca.gov/SmallBusiness/index.htm> Includes sections on Employer Responsibilities; Starting Your Business; Hiring & Administering Employees; Creating and Maintaining a Safe Work Environment

Governor's Office of Business and Economic Development (California)

<http://www.business.ca.gov/StartaBusiness.aspx> Start a Business:

1. Planning Researching & Planning; 2. Getting Business Assistance & Training; 3. Choosing a Location; 4. Financing Your Business; 5. Choosing a Business Structure; 6. Choosing a Fictitious Business Name; 7. Registering for Taxes; 8. Registering for Permits; 9. Employer FAQs. There are links to steps, e.g.: [Register a Business Name](#) with the [California Secretary of State's office](#) and the [California Employment Development Department](#); [Get a Federal Tax ID Number](#) with the [Internal Revenue Service](#); [Register for State and Local Taxes](#); [Obtain Proper Permits to Begin Operation](#); and [Understand Employer Responsibilities](#) (link to the Small Business Administration: <http://www.sba.gov/content/10-steps-hiring-your-first-employee>).

Practical Farmers of Iowa "Practical Farmers is an open, supportive, and diverse organization advancing profitable, ecologically sound, and community-enhancing approaches to agriculture through farmer-led investigation and information sharing." Employment FAQs:

http://practicalfarmers.org/resources/employment_faq.php

VI. Books and Articles on Farm and Ranch Financial Record Keeping Strategies

The Organic Farmers Business Handbook. 2009. Wiswall, Richard. Chelsea Green Publishing. This book provides detailed explanations of profit centers and enterprise budgets (includes a CD with excel files), marketing strategies, effective management, processing paperwork, production efficiencies, and planning for retirement on the farm.

Fearless Farm Finances Farm Financial Management Demystified. 2012. Jody Padgham et al. Midwest Organic and Sustainable Education Service (MOSES).

www.mosesorganic.org/farmfinances.html This book explains how to set up your farm office, and many aspects of farm finances, taxes, payroll, and how to use Quickbooks.

Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses. 2003. Gigi DiGiacomo et al. Minnesota Institute for Sustainable Agriculture (MISA), downloadable by section

<http://www.misa.umn.edu/Publications/BuildingaSustainableBusiness/>

Blanchard, Chris. "Better Bookkeeping." *Growing for Market*, Vol. 21 No. 10, Nov/Dec 2012
Chris Blanchard, of Rock Spring Farm in Iowa, one authors of *Fearless Farm Finances*, on of setting up your chart of accounts. See beginning of article at

<http://www.flyingrutabagaworks.com/cjb/?currentPage=2>, with link to the full electronic copy available (\$5.00) at <http://www.growingformarket.com/store/products/129>.