

The background of the page is a collage of fresh vegetables. In the upper left, there are several green bitter melons. To their right, a red bowl contains cucumbers and a whole radish. The lower half of the image is dominated by a large pile of bright orange carrots with green tops. In the bottom left corner, a white basket is filled with small, vibrant red chilies.

# **Harvesting Insights: Navigating the Financial Landscape of Your Small Farm™**

**Small Farm Financial Resource Guide  
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## Seeding Success: Deciphering Financial Jargon on the Farm

Welcome to the Farm2Fork Connection Small Farm Financial Resource Guide where we bridge the gap between ambition and financial acumen in the agricultural world. In the bustling tapestry of modern farming, small-scale operations often face unique challenges in navigating the intricate pathways of finance. Yet, within these challenges lie opportunities for growth, sustainability, and prosperity. This guide is more than just a collection of numbers and formulas; it's a compass, guiding small farmers through the financial terrain, helping them decipher complexities, make informed decisions, and cultivate success. Whether you're a novice grower or a seasoned cultivator, join us as we embark on a journey to unlock the financial potential of your farm, one strategic step at a time.

### Essential Guide to Key Financial Terms

In the world of agriculture, comprehension of key financial terms is akin to knowing the lay of the land before embarking on a journey. It serves as the compass guiding farmers through the intricate terrain of economic decision-making. Understanding these terms isn't just about speaking the language of finance; it's about harnessing the power to make informed choices that can safeguard the viability and prosperity of one's farm. From deciphering profit margins to optimizing investment returns, a solid grasp of financial terminology is the bedrock upon which strategic planning and successful outcomes are built. In this guide, we delve into the significance of mastering these terms, empowering farmers to navigate the financial landscape with confidence and clarity.

Just as you've mastered the art of nurturing crops from seed to harvest, so too can you conquer the realm of accounting and financial terminology. Remember, every great farmer understands the land they work on, just as every successful entrepreneur comprehends their finances. Think of financial literacy as the fertilizer that enriches the soil of your business, allowing your farm to flourish and thrive. Embrace the challenge of learning key terms and concepts; they are the tools that will empower you to make informed decisions, seize opportunities, and weather any storm that comes your way. So, as you walk through the rows of your fields, know that with each step, you're also advancing towards a deeper understanding of your farm's financial landscape. Embrace this journey with confidence, for with knowledge comes strength, and with strength comes the power to cultivate a future filled with abundance and prosperity for your farm.

The following sheet contains a quick reference guide to *Key Financial Terms* that will be used throughout this guide.





## Key Financial Terms – Quick Guide

|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                           |                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Balance Sheet</b>                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                           | <b>Income Statement</b>                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                           |
| A statement of financial position that shows the assets, liabilities and net worth of the business.                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                           | The summary of the revenues, costs and expenses of a company during an accounting period. Also known as the Profit & Loss Statement                                                                                  |                                                                                                                                                                                                                                                                                                                                                           |
| <b>Assets</b>                                                                                                                                                                                                                                                                                                                                                                | <b>Liabilities</b>                                                                                                                                                                                        | <b>Gross Profit</b>                                                                                                                                                                                                  | <b>Net Profit</b>                                                                                                                                                                                                                                                                                                                                         |
| Everything that the business owns – including such items as cash, inventory, prepaid expenses and vehicles.                                                                                                                                                                                                                                                                  | What the business owes to creditors – to non-owners who supply funds that must be repaid. Debt is another term for liability.                                                                             | Sales minus the Cost of Goods Sold (COGS), which is the cost of buying raw materials and producing finished goods.                                                                                                   | The amount remaining after all expenses have been met. The difference between total sales and total costs and expenses.                                                                                                                                                                                                                                   |
| <p><b>Current Asset</b> – What the business owns that is expected to be turned into cash within one year – such as accounts receivable and inventory.</p> <p><b>Current Liabilities</b> – Obligations that are due to be repaid within one year.</p> <p><b>Long-Term Liability</b> – Obligations that are scheduled to be repaid over a period of greater than one-year.</p> |                                                                                                                                                                                                           | <b>Cost of Goods Sold / COGS</b>                                                                                                                                                                                     | <b>Break-Even</b>                                                                                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                           | The direct costs attributable to the production of the goods sold by a company. This amount includes the cost of the materials used in creating the good along with the direct labor costs used to produce the good. | To have no profit and no loss; the point at which revenues exactly cover expenses.                                                                                                                                                                                                                                                                        |
| <b>Fixed Assets</b>                                                                                                                                                                                                                                                                                                                                                          | <b>Depreciation</b>                                                                                                                                                                                       | <b>Fixed Costs</b>                                                                                                                                                                                                   | <b>Working Capital</b>                                                                                                                                                                                                                                                                                                                                    |
| Assets that tend to be of a permanent, long-term nature, such as equipment, vehicles and buildings.                                                                                                                                                                                                                                                                          | The process of allocating the costs of a fixed asset (such as equipment) to the period that it benefits the business – “writing off” its cost to cover its “useful” life.                                 | Expenses that do not fluctuate with sales; those that are incurred whether or not any sales are made.                                                                                                                | Operating liquidity (cash) available to a business. Calculated as Current Assets minus Current Liabilities.                                                                                                                                                                                                                                               |
| <b>Net Worth</b>                                                                                                                                                                                                                                                                                                                                                             | <b>Retained Earnings</b>                                                                                                                                                                                  | <b>Variable Costs</b>                                                                                                                                                                                                | <b>Target Profit</b>                                                                                                                                                                                                                                                                                                                                      |
| What the business owes the owners – the investment that the owners have in the company. Also called owners’ equity.                                                                                                                                                                                                                                                          | Net profits that are kept accumulating in the business (as opposed to being paid out to owners).                                                                                                          | Expenses that fluctuate (vary) with sales; those that are incurred only <i>if</i> sales are made.                                                                                                                    | The amount of profit that is planned. The profit that is added to fixed costs to determine sales goals – in relation to a given contribution margin.                                                                                                                                                                                                      |
| <b>Contribution Margin</b>                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                           | <b>Contribution Margin Percentage</b>                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                           |
| The amount left after variable costs are paid. The amount left to contribute to covering fixed costs (and profits).                                                                                                                                                                                                                                                          |                                                                                                                                                                                                           | The percent (%) of each dollar sale that is left after variable costs percentage has been deducted; the amount from each dollar of sales that is contributed to cover fixed costs and profits.                       |                                                                                                                                                                                                                                                                                                                                                           |
| <b>Cash Basis Accounting</b>                                                                                                                                                                                                                                                                                                                                                 | <b>Accrual Basis Accounting</b>                                                                                                                                                                           | <b>Financial Gap</b>                                                                                                                                                                                                 | <b>Percent of Sales</b>                                                                                                                                                                                                                                                                                                                                   |
| A system of tracking income and expenses that recognizes income when it is earned (regardless of when cash is received) and recognizes expenses when they are incurred, regardless of when they are paid.                                                                                                                                                                    | A system of tracing income and expenses that recognizes income when it is earned (regardless of when cash is received) and recognizes expenses when they are incurred (regardless of when they are paid). | The difference between the funds needed to buy new assets and the funds available. The amount the company will have to borrow in order to support increased sales.                                                   | A method for measuring variable assets and liabilities that a company needs to support a given level of sales. Each category of variable assets and variable liabilities for a completed year is divided by sales for that year. The resulting percentage can then be applied to projected sales for future years to determine the new investment needed. |

Understanding financial statements is paramount for farmers as these documents serve as the economic pulse of their operations. Firstly, financial statements provide a comprehensive snapshot of the farm's financial health, offering insights into profitability, liquidity, and solvency. By analyzing income statements, balance sheets, and cash flow statements, farmers can gauge their performance over time, identify trends, and pinpoint areas for improvement.

Moreover, financial statements aid in decision-making by facilitating informed choices about resource allocation, investment opportunities, and risk management strategies. Whether it's determining the feasibility of expansion, assessing the impact of pricing changes, or evaluating the effectiveness of cost-saving initiatives, farmers rely on financial statements to guide their actions and optimize outcomes.

In essence, financial statements are indispensable tools for farmers, serving as the cornerstone of sound financial management and strategic planning. By comprehending these statements, farmers can navigate the complexities of the agricultural industry with confidence, resilience, and foresight, ensuring the prosperity and resilience of their operations amidst evolving economic landscapes.

| <h3>3 Key Financial Statements</h3>                                                                                                                    |                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <p><b>Income Statement</b></p> <p>Revenue - Expenses = Net Income</p> <p><i>\$5M - \$3M = \$2M</i></p>                                                 | <p><i>Also known as "Profit &amp; Loss Statement"</i></p>          |
| <p><b>Balance Sheet</b></p> <p>Assets = Liabilities + Owner's Equity</p> <p><i>Cash, Property &amp; Equipment      Debt &amp; Accounts Payable</i></p> | <p><i>Provides a snapshot of a company's financial health</i></p>  |
| <p><b>Cash Flow Statement</b></p>                                                                                                                      | <p><i>Tracks the flow of cash in &amp; out of the business</i></p> |



# Income Statement

An income statement, often referred to as a Profit and Loss Statement (P&L), is a financial report that provides a summary of a company's revenues, expenses, and profits (or losses) over a specific period of time, typically a month, quarter, or year.

The income statement follows a basic formula:

$$\text{Revenue} - \text{Expenses} = \text{Net Income (Profit)}$$

Here's what each component typically includes:

|                           |                                           |
|---------------------------|-------------------------------------------|
| Gross revenue             | Money from sales                          |
| Discounts and returns     | Discounts and product returns             |
| <b>Net revenue</b>        | Gross revenue – discounts and returns     |
| Cost of goods sold (COGS) | Costs to make products                    |
| <b>Gross profit</b>       | Net revenue – COGS                        |
| Operating expenses        | Expenses of running the business          |
| <b>Operating income</b>   | Gross profit – operating expenses         |
| Non-operating expenses    | Not directly related to core business     |
| <b>Net income</b>         | Operating income – non-operating expenses |

The income statement provides valuable insights into a company's financial performance by showing how effectively it generates profits from its operations and manages expenses. It's an essential tool for assessing profitability, identifying trends, and making informed decisions about the future direction of the business.

| Profit & Loss Statement -- Supreme Tomato Company |                           | Sep-23            |
|---------------------------------------------------|---------------------------|-------------------|
| Month:                                            |                           |                   |
| <b>REVENUE</b>                                    |                           |                   |
|                                                   | Retail                    | \$ 125,000        |
|                                                   | Wholesale                 | \$ 350,000        |
| <b>Gross Sales</b>                                |                           | <b>\$ 475,000</b> |
| <b>Cost of Goods (COGS)</b>                       |                           |                   |
|                                                   | Direct Labor              | \$ 104,500        |
|                                                   | Seed & Agrochemicals      | \$ 85,500         |
|                                                   | Packaging                 | \$ 38,000         |
| <b>TOTAL COGS</b>                                 |                           | <b>\$ 228,000</b> |
| <b>GROSS PROFIT</b>                               |                           | <b>\$ 247,000</b> |
| <b>EXPENSE</b>                                    |                           |                   |
| <b>Operating Expenses</b>                         |                           |                   |
|                                                   | Farm Operations Salaries  | \$ 57,000         |
|                                                   | Office Staff Salaries     | \$ 23,750         |
|                                                   | Sales & Marketing Expense | \$ 9,500          |
|                                                   | Production Supplies       | \$ 57,000         |
|                                                   | Office Supplies           | \$ 475            |
| <b>Total Operating Expenses</b>                   |                           | <b>\$ 147,725</b> |
| <b>Operating Income</b>                           |                           | <b>\$ 99,275</b>  |
| <b>Non-Operating Expenses</b>                     |                           |                   |
|                                                   | Interest Expense          | \$ 250            |
|                                                   | Tax Expense               | \$ 275            |
| <b>Total Non-Operating Expense</b>                |                           | <b>\$ 525</b>     |
| <b>NET INCOME</b>                                 |                           | <b>\$ 98,750</b>  |

## Balance Sheet

A balance sheet is a financial statement that provides a snapshot of a company's financial position at a specific point in time, usually at the end of a reporting period such as a month, quarter, or year. It presents a summary of a company's assets, liabilities, and equity, following the fundamental accounting equation:

$$\text{Assets} = \text{Liabilities} + \text{Equity}$$

Here's a breakdown of what each component typically includes:

1. **Assets:** Assets represent everything of value that a company owns. This includes tangible assets such as cash, accounts receivable, inventory, property, plant, and equipment, as well as intangible assets like patents, trademarks, and goodwill.
2. **Liabilities:** Liabilities are the obligations or debts that a company owes to external parties. This includes accounts payable, loans, mortgages and accrued expenses.
3. **Equity:** Equity represents the ownership interest in the company. It is the residual interest in the assets of the company after deducting liabilities.

| <b>Balance Sheet -- Supreme Tomato Company</b> |                     | <b>Date: 9/30/23</b>                  |                     |
|------------------------------------------------|---------------------|---------------------------------------|---------------------|
| <b>Assets</b>                                  |                     | <b>Liabilities</b>                    |                     |
| <b>Current Assets</b>                          |                     | <b>Current Liabilities</b>            |                     |
| Cash                                           | \$ 250,000          | Accounts Payable                      | \$ 228,000          |
| Accounts Receivable                            | \$ 425,000          | Short-Term Note                       | \$ 45,000           |
| <b>Fixed Assets</b>                            |                     | <b>Long Term Liabilities</b>          |                     |
| Land & Buildings                               | \$ 875,000          | Agribank Loan                         | \$ 625,000          |
| Equipment                                      | \$ 225,000          | <b>Equity</b>                         |                     |
|                                                |                     | Owner's Equity                        | \$ 877,000          |
| <b>TOTAL Assets</b>                            | <b>\$ 1,775,000</b> | <b>Total Liabilities &amp; Equity</b> | <b>\$ 1,775,000</b> |

The balance sheet provides valuable insights into a company's financial health and stability by showing the relationship between its assets, liabilities, and equity. It helps stakeholders assess the company's ability to meet its short-term and long-term obligations, its liquidity position, and its overall financial strength. Additionally, changes in the balance sheet from one period to another can indicate trends in the company's financial performance and management effectiveness.



## Cash Flow Statement

A cash flow statement is a financial statement that provides a detailed account of the cash inflows and outflows from a company's operating, investing, and financing activities over a specific period of time, typically a month, quarter, or year. It aims to show how changes in balance sheet accounts and income affect cash and cash equivalents, providing insights into a company's ability to generate cash and meet its financial obligations.

| <b>Cash Flow Forecast</b>             |    | <b>Supreme Tomato Company</b> |                  |                   |                   |                   |                  |                   |                  |
|---------------------------------------|----|-------------------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|------------------|
| <b>Q4 2023</b>                        |    |                               |                  |                   |                   |                   |                  |                   |                  |
| <b>Cash Inflows</b>                   |    |                               |                  |                   |                   |                   |                  |                   |                  |
|                                       |    | <i>Week 1</i>                 | <i>Week 2</i>    | <i>Week 3</i>     | <i>Week 4</i>     | <i>Week 5</i>     | <i>Week 6</i>    | <i>Week 7</i>     | <i>Week 8</i>    |
| Cash Equivalent Sales (est)           | \$ | 15,000                        | \$ 15,000        | \$ 15,000         | \$ 15,000         | \$ 15,000         | \$ 15,000        | \$ 15,000         | \$ 15,000        |
| Customer A                            | \$ | 50,000                        | \$ -             | \$ 35,000         | \$ -              | \$ 50,000         | \$ -             | \$ 35,000         | \$ -             |
| Customer B                            | \$ | 74,000                        | \$ -             | \$ 74,000         | \$ -              | \$ 84,000         | \$ -             | \$ 98,000         | \$ -             |
| Customer C                            | \$ | 28,000                        | \$ 25,000        | \$ 47,000         | \$ 25,000         | \$ 48,000         | \$ 52,000        | \$ 25,000         | \$ 35,000        |
| Grant Reimbursement                   | \$ | -                             | \$ -             | \$ -              | \$ 25,000         | \$ -              | \$ -             | \$ -              | \$ 25,000        |
| Other / Extraordinary                 | \$ | -                             | \$ -             | \$ -              | \$ -              | \$ -              | \$ -             | \$ -              | \$ -             |
| <b>TOTAL INFLOW</b>                   | \$ | <b>167,000</b>                | \$ <b>40,000</b> | \$ <b>171,000</b> | \$ <b>65,000</b>  | \$ <b>197,000</b> | \$ <b>67,000</b> | \$ <b>173,000</b> | \$ <b>75,000</b> |
| <b>Cash Outflows</b>                  |    |                               |                  |                   |                   |                   |                  |                   |                  |
|                                       |    | <i>Week 1</i>                 | <i>Week 2</i>    | <i>Week 3</i>     | <i>Week 4</i>     | <i>Week 5</i>     | <i>Week 6</i>    | <i>Week 7</i>     | <i>Week 8</i>    |
| <i>Fixed / Recurring</i>              |    |                               |                  |                   |                   |                   |                  |                   |                  |
| Payroll -- All Expense                | \$ | 26,125                        | \$ 26,125        | \$ 26,125         | \$ 26,125         | \$ 26,125         | \$ 26,125        | \$ 26,125         | \$ 26,125        |
| Worker Comp Insurance                 | \$ | -                             | \$ -             | \$ -              | \$ 5,225          | \$ -              | \$ -             | \$ -              | \$ 5,225         |
| Insurance -- All Other                | \$ | -                             | \$ -             | \$ 500            | \$ -              | \$ -              | \$ -             | \$ 500            | \$ -             |
| Utilities -- All                      | \$ | 12,000                        | \$ 700           | \$ -              | \$ -              | \$ 12,000         | \$ 700           | \$ -              | \$ -             |
| Office Exp                            | \$ | -                             | \$ -             | \$ 50             | \$ -              | \$ -              | \$ -             | \$ 50             | \$ -             |
| <i>Variable</i>                       |    |                               |                  |                   |                   |                   |                  |                   |                  |
| Feed, Seed & Agrochemicals            | \$ | 42,500                        | \$ -             | \$ 42,500         | \$ -              | \$ 42,500         | \$ -             | \$ 42,500         | \$ -             |
| Packaging                             | \$ | -                             | \$ -             | \$ -              | \$ 65,000         | \$ -              | \$ -             | \$ -              | \$ -             |
| Other / General Expense               | \$ | -                             | \$ -             | \$ -              | \$ -              | \$ -              | \$ -             | \$ -              | \$ -             |
| <i>Loan Payments</i>                  |    |                               |                  |                   |                   |                   |                  |                   |                  |
| Agribank Loan                         | \$ | -                             | \$ 3,787         | \$ -              | \$ -              | \$ 3,787          | \$ -             | \$ -              | \$ -             |
| Line of Credit Payment                | \$ | 2,500                         | \$ 2,500         | \$ 2,500          | \$ 2,500          | \$ 2,500          | \$ 2,500         | \$ 2,500          | \$ 2,500         |
| <i>CapEx * Extraordinary * Grants</i> |    |                               |                  |                   |                   |                   |                  |                   |                  |
| CapEx                                 | \$ | -                             | \$ -             | \$ 120,000        | \$ -              | \$ -              | \$ -             | \$ 225,000        | \$ -             |
| Extraordinary                         | \$ | -                             | \$ -             | \$ -              | \$ 5,000          | \$ -              | \$ -             | \$ -              | \$ -             |
| <b>TOTAL OUTFLOW</b>                  | \$ | <b>83,125</b>                 | \$ <b>33,112</b> | \$ <b>191,675</b> | \$ <b>103,850</b> | \$ <b>86,912</b>  | \$ <b>29,325</b> | \$ <b>296,675</b> | \$ <b>33,850</b> |
| <b>Weekly Cash Flow</b>               |    |                               |                  |                   |                   |                   |                  |                   |                  |
| Cash Delta                            | \$ | 83,875                        | \$ 6,888         | \$ (20,675)       | \$ (38,850)       | \$ 110,088        | \$ 37,675        | \$ (123,675)      | \$ 41,150        |
| Beginning Balance                     | \$ | 87,000                        | \$ 170,875       | \$ 177,763        | \$ 157,088        | \$ 118,238        | \$ 228,326       | \$ 266,001        | \$ 142,326       |
| Projected Cash Available              | \$ | 170,875                       | \$ 177,763       | \$ 157,088        | \$ 118,238        | \$ 228,326        | \$ 266,001       | \$ 142,326        | \$ 183,476       |

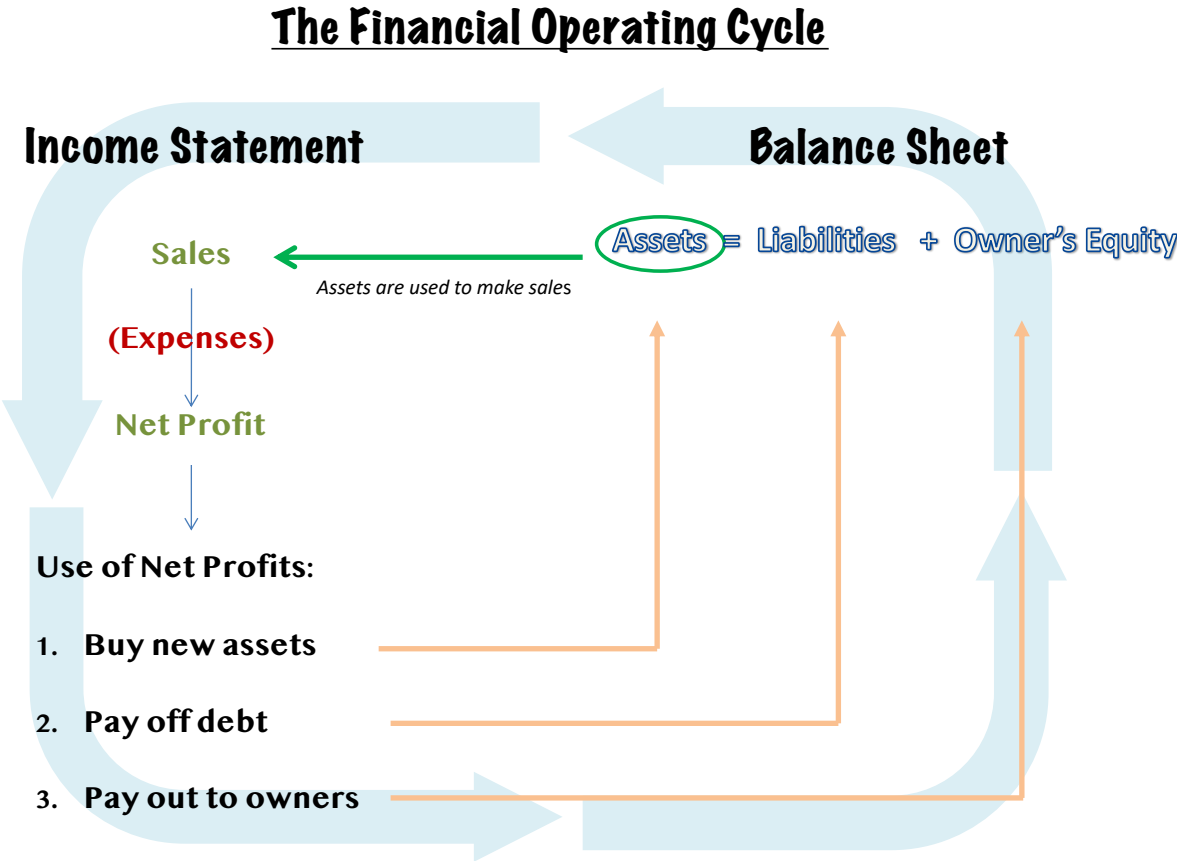
# The Financial Operating Cycle

The financial cycle refers to the process through which a company converts its investments in inventory into cash. It involves the time it takes for a company to acquire inventory / inputs, produce the finished product, sell it, collect receivables from customers, and pay off its payables to suppliers. This cycle is crucial for assessing the efficiency of a company's working capital management.

The financial cycle directly impacts both the income statement and balance sheet. For example:

- A shorter financial cycle, meaning faster turnover of inventory and receivables, can lead to higher revenues potentially improving profitability as reflected in the income statement.
- A longer financial cycle, on the other hand, may tie up working capital, potentially affecting liquidity and profitability.
- Changes in the financial cycle, such as extending payment terms with suppliers or improving collections from customers, can directly impact the company's cash flow, which is reflected in both the income statement and balance sheet.

In summary, the financial cycle is closely related to both the income statement and balance sheet. It reflects the efficiency with which a company manages its working capital, and changes in the financial cycle can have direct implications for a company's profitability, liquidity, and financial position as reflected in its financial statements.





## Growing Prosperity: Essential Financial Gauges for Farmers

### Key Performance Indicators (KPIs) – What are They?

Key Performance Indicators (KPIs) play a pivotal role in the success and sustainability of any business, including farms. These indicators are measurable values that demonstrate how effectively a farm is achieving its key objectives and strategic goals. The importance of KPIs for farmers cannot be overstated, and here are several reasons why:

1. **Strategic Decision Making:** KPIs provide farmers with actionable insights into various aspects of their operations, allowing them to make informed decisions. By monitoring KPIs related to production, finances, marketing, and sustainability, farmers can identify areas of improvement and allocate resources effectively to drive growth and profitability.
2. **Performance Evaluation:** KPIs serve as benchmarks for evaluating the performance of the farm against predefined targets or industry standards. By tracking KPIs regularly, farmers can assess their progress, identify deviations from the desired outcomes, and take corrective actions as needed to stay on course.
3. **Resource Allocation:** KPIs help farmers optimize the allocation of resources, including labor, machinery, inputs, and capital. By focusing on KPIs that directly impact productivity, efficiency, and profitability, farmers can allocate resources where they are most needed, maximizing returns and minimizing waste.
4. **Risk Management:** KPIs enable farmers to identify and mitigate risks proactively. By monitoring KPIs related to weather patterns, market fluctuations, input costs, and production yields, farmers can anticipate potential challenges and develop risk management strategies to protect their operations from adverse effects.
5. **Continuous Improvement:** KPIs foster a culture of continuous improvement within the farm. By setting ambitious yet achievable KPIs, farmers encourage innovation, experimentation, and adaptation to new technologies and practices. Regularly reviewing KPIs allows farmers to identify opportunities for innovation and implement best practices to enhance performance and competitiveness.
6. **Communication and Accountability:** KPIs facilitate communication and accountability among stakeholders, including farm owners, managers, employees, investors, and lenders. By clearly defining KPIs and sharing progress updates regularly, farmers can align everyone's efforts towards common goals, foster transparency, and build trust within the farm community.

In summary, KPIs are indispensable tools for farmers, providing them with actionable insights, performance benchmarks, and strategic direction. By leveraging KPIs effectively, farmers can drive sustainable growth, mitigate risks, and thrive in an ever-evolving agricultural landscape.

## Key Performance Indicators (KPIs) – What Should a Farm Track?

The top Key Performance Indicators (KPIs) that a farm should track may vary depending on factors such as the type of farming operation, the scale of the farm, and specific goals and objectives. However, here are eight (8) commonly tracked KPIs that are essential for most farms:

1. **Yield per Acre:** This KPI measures the quantity of crops or produce harvested per unit of land area. It provides insights into the farm's productivity and efficiency in utilizing land resources.
2. **Gross Margin:** Gross margin calculates the difference between revenue generated from sales and the direct costs associated with production (e.g., seeds, fertilizers, labor). It indicates the profitability of crop production before considering overhead expenses.
3. **Net Income:** Net income represents the total profit or loss generated by the farm after deducting all expenses, including both direct and indirect costs (e.g., overhead expenses, taxes). It reflects the overall financial performance of the farm.
4. **Operating Expenses per Acre:** This KPI measures the average cost incurred to operate and maintain the farm per unit of land area. It helps assess cost efficiency and identify opportunities for cost reduction.
5. **Crop Rotation Efficiency:** Crop rotation efficiency measures the effectiveness of crop rotation practices in optimizing soil health, reducing pests and diseases, and improving long-term productivity. It assesses the diversity and rotation frequency of crops grown on the farm.
6. **Inventory Turnover:** Inventory turnover ratio calculates how quickly inventory is sold and replaced within a specific period. It helps manage inventory levels, reduce carrying costs, and optimize cash flow.
7. **Labor Productivity:** Labor productivity measures the output generated per unit of labor input (e.g., labor hours, labor costs). It helps assess the efficiency of labor utilization and identify opportunities for improving workforce management.
8. **Water Usage Efficiency:** Water usage efficiency tracks the amount of water consumed per unit of crop produced. It helps optimize irrigation practices, conserve water resources, and minimize water-related costs.

These KPIs provide a comprehensive framework for assessing the performance and efficiency of a farm across various dimensions, from productivity and profitability to sustainability and customer satisfaction. However, it's essential to tailor KPIs to specific farm goals and objectives and regularly review and adjust them based on evolving circumstances and priorities.

## Financial Ratios

A financial ratio is a quantitative measure calculated by dividing one financial metric or number by another. These ratios provide valuable insights into various aspects of a company's financial performance, health, and efficiency. Financial ratios are widely used by investors, creditors, analysts, and managers to assess a company's profitability, liquidity, solvency, efficiency, and valuation.

Financial ratios can be categorized into several types, each focusing on different aspects of a company's financial condition:

1. **Profitability Ratios** (*earning power*): These ratios measure a company's ability to generate profits relative to its revenue, assets, or equity. Examples include gross profit margin, net profit margin, return on assets (ROA), and return on equity (ROE).
2. **Liquidity Ratios** (*staying power*): Liquidity ratios assess a company's ability to meet its short-term financial obligations and cover immediate expenses. Common liquidity ratios include the current ratio and the quick ratio (acid-test ratio).
3. **Solvency Ratios** (*staying power*): Solvency ratios evaluate a company's long-term financial health and its ability to meet its long-term debt obligations. Examples include the debt-to-equity ratio, debt ratio, and interest coverage ratio.
4. **Efficiency Ratios** (*efficiency & working capital management*): Efficiency ratios measure how effectively a company utilizes its assets and resources to generate revenue and profits. Examples include asset turnover ratio, inventory turnover ratio, and receivables turnover ratio.

Financial ratios are valuable tools for financial analysis and decision-making because they provide a standardized way to compare companies within the same industry, track performance over time, and identify trends and potential areas of concern. However, it's essential to consider the context and limitations of each ratio and analyze them in conjunction with other factors to get a comprehensive understanding of a company's financial health and prospects.



## Financial Ratios – Quick Guide

| BALANCE SHEET RATIOS: Stability ( <i>Staying Power</i> )        |                                  |                                                                   |                                                                                                                                                                                                                           |
|-----------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                                               | <b>Current</b>                   | $\frac{\text{Current Assets}}{\text{Current Liabilities}}$        | A liquidity ratio that measures a company's ability to pay short-term obligations.                                                                                                                                        |
| 2                                                               | <b>Quick</b>                     | $\frac{\text{Cash \& Accounts Rec.}}{\text{Current Liabilities}}$ | Quick assets are <i>liquid</i> assets such as cash and accounts receivable. The quick ratio shows the amount of liquid assets a company can tap into on short notice.                                                     |
| 3                                                               | <b>Debt-to-Worth</b>             | $\frac{\text{Total Liabilities}}{\text{Net Worth}}$               | A measure of a company's financial leverage calculated by dividing its total liabilities by stockholders' equity (net worth). It indicates what proportion of equity and debt the company is using to finance its assets. |
| INCOME STATEMENT RATIOS: Profitability ( <i>Earning Power</i> ) |                                  |                                                                   |                                                                                                                                                                                                                           |
| 4                                                               | <b>Gross Margin</b>              | $\frac{\text{Gross Profit}}{\text{Sales}}$                        | Represents the proportion of each dollar of revenue that the company retains as gross profit.                                                                                                                             |
| 5                                                               | <b>Net Margin</b>                | $\frac{\text{Net Profit Before Tax}}{\text{Sales}}$               | Shows how much of each dollar earned by the company is translated into profits.                                                                                                                                           |
| ASSET MANAGEMENT RATIOS: Overall Efficiency Ratios              |                                  |                                                                   |                                                                                                                                                                                                                           |
| 6                                                               | <b>Sales to Assets</b>           | $\frac{\text{Sales}}{\text{Total Assets}}$                        | Indicates how efficiently the firm generates sales revenue on each dollar of assets.                                                                                                                                      |
| 7                                                               | <b>Return on Assets</b>          | $\frac{\text{Net Profit Before Tax}}{\text{Total Assets}}$        | Indicates how profitable a company is relative to its total assets. ROA gives an idea as to how efficient management is at using its assets to generate earnings.                                                         |
| 8                                                               | <b>Return on Investment</b>      | $\frac{\text{Net Profit Before Tax}}{\text{Net Worth}}$           | A performance measure used to evaluate the efficiency of an investment or to compare the efficiency of a number of different investments.                                                                                 |
| ASSET MANAGEMENT RATIOS: Working Capital Cycle Ratios           |                                  |                                                                   |                                                                                                                                                                                                                           |
| 9                                                               | <b>Inventory Turnover</b>        | $\frac{\text{Cost of Goods Sold}}{\text{Inventory}}$              | Shows how many times a company's inventory is sold and replaced over a period.                                                                                                                                            |
| 10                                                              | <b>Inventory Turn - Days</b>     | $\frac{360}{\text{Inventory Turnover}}$                           | Represents the days it takes to sell the inventory on hand                                                                                                                                                                |
| 11                                                              | <b>Account Rec. Turnover</b>     | $\frac{\text{Sales}}{\text{Accounts Receivable}}$                 | Quantifies a firm's effectiveness in extending credit as well as collecting debts.                                                                                                                                        |
| 12                                                              | <b>Accounts Rec. Turn - Days</b> | $\frac{360}{\text{Acct. Rec. Turnover}}$                          | Measures how many times a business can collect its average accounts receivable during the year.                                                                                                                           |
| 13                                                              | <b>Accounts Pay Turnover</b>     | $\frac{\text{Cost of Goods Sold}}{\text{Accounts Payable}}$       | Measures the speed with which a company pays its suppliers.                                                                                                                                                               |
| 14                                                              | <b>Average Payment Period</b>    | $\frac{360}{\text{Accts Payable Turnover}}$                       | The number of days a company takes to pay off credit purchases.                                                                                                                                                           |

## Small Farm, Big Dreams: Unveiling Funding Solutions

Small farms have multiple funding solutions available to them, tailored to their specific needs and circumstances. Here are some common funding options for small farms:

1. **Traditional Bank Loans:** Small farms can apply for loans from banks and other financial institutions. These loans may be used for various purposes, such as purchasing land, equipment, livestock, or covering operating expenses. Interest rates, repayment terms, and eligibility criteria vary depending on the lender and the farm's financial health.
2. **Government Programs and Grants:** Many government agencies offer programs and grants specifically designed to support small farms. These programs may provide funding for farm expansion, infrastructure improvements, conservation initiatives, organic certification, and more. Examples include the USDA's Farm Service Agency (FSA) loans, Rural Development programs, and grants from USDA AMS as well as state agricultural departments.
4. **Agricultural Lending Institutions:** Some financial institutions specialize in lending to agricultural businesses, including small farms. These institutions may offer specialized loan products tailored to the unique needs of farmers, such as seasonal operating loans, equipment financing, and lines of credit.
5. **Agricultural Credit Unions:** Agricultural credit unions are financial cooperatives that provide banking services exclusively to farmers and rural communities. They offer a range of financial products and services, including loans, savings accounts, and ag business support.
6. **Microloans:** Microloans are small, short-term loans designed to meet the needs of small-scale farmers and new agricultural producers. They typically have simpler application processes and lower borrowing limits compared to traditional bank loans, making them accessible to farmers with limited credit history or collateral.
7. **Alternative Financing Options:** Small farms can explore alternative financing options, such as equipment leasing, vendor financing, trade credit, and peer-to-peer lending platforms. These alternative financing solutions may offer flexible terms, quicker approval processes, and innovative funding models tailored to the needs of small farms.
8. **Grain Marketing and Crop Insurance Programs:** Grain marketing programs and crop insurance programs can help small farms manage price volatility, mitigate risks, and secure stable revenue streams. These programs provide financial protection against crop loss, yield fluctuations, adverse weather conditions, and market downturns.

By leveraging these funding solutions, small farms can access the capital they need to invest in their operations, expand their businesses, and achieve long-term sustainability and success. It's essential for farmers to research and compare different funding options, assess their financial needs and repayment capabilities, and develop a comprehensive funding strategy that aligns with their goals and objectives.



## Cultivating Security: Navigating Crop Insurance Essentials

Crop insurance is a risk management tool designed to protect farmers and agricultural producers against financial losses caused by unforeseen events that damage or destroy crops. These events may include natural disasters such as droughts, floods, hurricanes, hailstorms, frost, or pest infestations. Crop insurance provides farmers with financial compensation to help cover the costs of replanting, repairing, or replacing crops that have been damaged or lost due to covered perils. The main purpose of crop insurance is to help farmers manage the inherent risks associated with agricultural production, providing them with a safety net against the uncertainties of weather and market fluctuations. By mitigating the financial impact of crop losses, insurance allows farmers to maintain their livelihoods, sustain their operations, and continue contributing to food production.

Crop insurance policies are typically purchased before the growing season begins and cover specific crops or commodities grown within designated geographical areas. There are different types of crop insurance policies available, including yield-based insurance and revenue-based insurance:

***Yield-based insurance:*** Provides coverage based on the actual yield history of the insured crop. If the actual yield falls below a certain threshold due to covered perils, the farmer receives compensation for the shortfall.

***Revenue-based insurance:*** Offers protection based on the revenue history or expected revenue from the insured crop. If the revenue generated from the crop falls below a certain level due to covered perils, the farmer receives compensation to make up for the difference.

Crop insurance programs are often administered through a partnership between the government and private insurance companies. The government may provide subsidies to reduce premiums for farmers and support the functioning of the insurance system. Private insurance companies assess risks, sell policies, process claims, and manage the financial aspects of crop insurance.

Overall, crop insurance plays a crucial role in promoting agricultural stability, ensuring the resilience of farmers, and safeguarding food production in the face of uncertainties and challenges posed by natural disasters and market fluctuations.



## Growth Toolbox: Essential Resources for Small Farms

### Websites

1. **National Sustainable Agriculture Coalition (NSAC):** NSAC is an alliance of grassroots organizations that advocates for federal policy reform to advance the sustainability of agriculture, food systems, natural resources, and rural communities.  
Website: [sustainableagriculture.net](https://sustainableagriculture.net)
2. **USDA Small Farms Program:** The United States Department of Agriculture (USDA) provides resources, programs, and information specifically tailored to small farmers.  
Website: <https://www.usda.gov/topics/farming/resources-small-and-mid-sized-farmers>
3. **National Young Farmers Coalition (NYFC):** NYFC is a national advocacy network of young farmers fighting for the future of agriculture. They provide resources, support, and policy advocacy for young and beginning farmers.  
Website: <https://www.youngfarmers.org/>
4. **ATTRA - National Sustainable Agriculture Information Service:** ATTRA provides a wide range of resources and publications on sustainable agriculture, including information specifically geared towards small-scale farmers.  
Website: <https://attra.ncat.org/>
5. **Farm Aid:** Farm Aid is a nonprofit organization that works to keep family farmers on their land, promoting a strong, resilient family farm system of agriculture. They offer resources and support for family farmers.  
Website: <https://www.farmaid.org/>
6. **Local Harvest:** Local Harvest is a website that helps consumers find local food sources, including farmers' markets, family farms, and community-supported agriculture (CSA) programs. It also provides resources for farmers to connect with consumers.  
Website: <https://www.localharvest.org/>
7. **American Farmland Trust:** American Farmland Trust works to protect farmland, promote sound farming practices, and keep farmers on the land. They offer resources and advocacy for small farmers.  
Website: <https://farmland.org/>

## Capital Access – Loans

1. **USDA Farm Service Agency (FSA):** The USDA FSA offers several loan programs designed to assist small farmers with access to capital, including farm ownership loans, operating loans, and microloans. <https://www.fsa.usda.gov/>
2. **Farm Credit Administration (FCA):** FCA regulates and oversees the Farm Credit System, a nationwide network of cooperative lending institutions that provide credit and financial services to farmers, ranchers, and rural communities. <https://www.fca.gov/>
3. **Small Business Administration (SBA):** While not specifically targeted at farmers, the SBA offers various loan programs that small farmers may be eligible for, including the SBA 7(a) Loan Program and the SBA Microloan Program. <https://www.sba.gov/>
4. **Local and Regional Banks:** Many local and regional banks offer agricultural loans tailored to the needs of small farmers. Check with banks in your area to inquire about their agricultural lending programs.
5. **Community Development Financial Institutions (CDFIs):** CDFIs are specialized financial institutions that provide loans and financial services to underserved communities, including rural areas. Some CDFIs offer agricultural lending programs for small farmers. <https://www.cdfifund.gov/>
6. **Agricultural Credit Associations:** These are locally owned and operated lending institutions that provide credit and financial services to farmers and ranchers. They are part of the Farm Credit System and may offer loans specifically tailored to small farmers.
7. **State and Local Agricultural Departments:** Many state and local agricultural departments offer loan programs or provide information and resources on accessing capital for small farmers. Check with your state or local agricultural department for more information.
8. **Online Lending Platforms:** There are online lending platforms that cater to agricultural borrowers, including small farmers. Examples include Kiva, which offers crowd-funded microloans, and AgriLend, which connects farmers with lenders.
9. **Agricultural Cooperatives:** Some agricultural cooperatives provide financing options for their members, including small farmers. Contact agricultural cooperatives in your area to inquire about their lending programs.
10. **Agricultural Organizations and Associations:** Agricultural organizations and associations may offer resources and information on accessing capital.

## Capital Access – Grants

1. **Grants.gov:** a centralized online platform managed by the U.S. federal government that serves as a one-stop shop for finding and applying for federal grants. It was established as part of the President's Management Agenda to improve government services and provide transparency and accessibility to grant opportunities.  
Website: <https://grants.gov/>
2. **USDA – Agricultural Marketing Service (AMS):** AMS administers grant programs and provides financial assistance to support agricultural marketing initiatives, including local and regional food systems, value-added agricultural products, and specialty crop research and promotion.  
Website: <https://www.ams.usda.gov/services/grants>
3. **USDA Rural Development:** The USDA Rural Development agency offers various grant programs that support rural communities, including farmers. They provide information about available grants on their website and may occasionally feature grant-related topics in their outreach materials.  
Website: <https://www.rd.usda.gov/programs-services/all-programs>
4. **USDA Rural Energy for America Program (REAP):** The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing.  
Website: <https://www.rd.usda.gov/programs-services/energy-programs>
5. **National Sustainable Agriculture Coalition (NSAC):** NSAC provides resources and advocacy for sustainable agriculture and often features information on grants available to small farmers on their website and through their newsletters. They also occasionally cover grant opportunities in their podcast episodes.  
Website: <https://sustainableagriculture.net/category/grants-and-programs/>
6. **National Young Farmers Coalition (NYFC):** NYFC advocates for young farmers and often shares information on grants and other funding opportunities available to small-scale farmers. They may also cover grant-related topics in their podcast episodes.  
Website: <https://www.youngfarmers.org/youngfarmergrants/>

Remember to regularly check the websites of these organizations and subscribe to their newsletters or podcast channels to stay updated on the latest grant opportunities and funding resources available to small farmers. Additionally, local agricultural extension offices and community organizations may also provide information on grants specific to your region.

Marketing Incentive Programs by State (Southeastern US)

**Florida**



**Fresh From Florida**

<https://www.followfreshfromflorida.com/>

**Georgia**



**Georgia Grown**

<https://georgiagrown.com/>

**North Carolina**



**Got To Be NC**

<https://gottobenc.com/>

**South Carolina**



**Certified SC Grown**

<https://certifiedsc.com/>

**Alabama**



**Sweet Grown Alabama**

<https://www.sweetgrownalabama.org/>

**Tennessee**



**Pick TN Products**

<https://www.picktnproducts.org/>



## Agriculture Sales Tax Exemption by State

An agricultural sales tax exemption is a provision in tax laws that exempts certain agricultural products or inputs from sales tax. This exemption is typically designed to support and promote the agricultural industry by reducing the tax burden on farmers, ranchers, and agricultural businesses. The specifics of agriculture sales tax exemptions *can vary depending on the jurisdiction* and the particular products or inputs covered. In general, however, they often include exemptions for:

1. **Farm Equipment and Machinery:** Many jurisdictions provide exemptions for purchases of farm machinery, equipment, and supplies used directly in agricultural production. This can include tractors, plows, irrigation systems, and other tools necessary for farming operations.
2. **Livestock and Feed:** Exemptions may apply to purchases of livestock, including cattle, poultry, and swine, as well as feed, seed, and fertilizer used for feeding and raising animals.
3. **Crop Inputs:** Agricultural inputs such as seeds, fertilizers, pesticides, and herbicides are often eligible for sales tax exemptions to reduce the cost of production for farmers.
4. **Transportation and Fuel:** Some jurisdictions provide exemptions for fuels and other supplies used in agricultural production or transportation, such as diesel fuel for farm machinery or gasoline for farm vehicles.
5. **Farm Supplies:** Certain farm supplies, such as bedding materials for livestock, may also be eligible for sales tax exemptions in some jurisdictions.

It's important to note that the specific eligibility criteria and requirements for agricultural sales tax exemptions can vary widely depending on local tax laws and regulations. Farmers and agricultural businesses should consult with tax authorities or legal professionals familiar with local tax laws to understand the exemptions available to them and ensure compliance with applicable regulations.

### **Florida**

<https://floridafarmbureau.org/agricultural-sales-tax-exemptions-in-florida/>

### **Georgia**

<https://forms.agr.georgia.gov/GATE/>

### **North Carolina**

<https://farmplanning.ces.ncsu.edu/taxes/#:~:text=North%20Carolina%20Farmers%20who%20qualify.for%20the%20three%20preceding%20years.>

### **South Carolina**

<https://dor.sc.gov/farmers>

### **Alabama**

[https://www.revenue.alabama.gov/ultraviewer/viewer/basic\\_viewer/index.html?form=2017/05/stexa1se.pdf](https://www.revenue.alabama.gov/ultraviewer/viewer/basic_viewer/index.html?form=2017/05/stexa1se.pdf)

### **Tennessee**

<https://www.tn.gov/revenue/taxes/sales-and-use-tax/exemptions-certificates-credits/agricultural-exemption.html>

## Podcasts

These podcasts offer a wealth of information, insights, and inspiration for small farmers, whether you're just starting out or looking to improve your farming practices and business operations.

1. **Farm Small Farm Smart:** Hosted by Diego Footer, this podcast explores topics related to small-scale farming, sustainable agriculture, and homesteading. Each episode features interviews with farmers, experts, and entrepreneurs sharing insights and practical advice.
2. **The Thriving Farmer Podcast:** Host Michael Kilpatrick interviews successful farmers and industry experts to share practical tips, strategies, and stories aimed at helping small farmers thrive. Topics include market gardening, regenerative agriculture, and farm business management.
3. **The Farming Podcast:** This podcast, hosted by John Suscovich, covers a wide range of topics relevant to small-scale farming, including raising livestock, growing vegetables, and farm business management. Episodes feature interviews, solo episodes, and practical advice for farmers.
4. **Farm Talk Podcast:** Hosted by Aaron and Thomas, the Farm Talk Podcast explores various aspects of farming, including organic farming, permaculture, and sustainable agriculture. Episodes feature interviews with farmers, homesteaders, and experts sharing their experiences and insights.
5. **The No-Till Market Garden Podcast:** Hosted by Jesse Frost, this podcast focuses on no-till market gardening and regenerative agriculture practices. Episodes feature interviews with farmers, researchers, and experts discussing soil health, weed management, and profitable farming techniques.
6. **The Urban Farmer Podcast:** Hosted by Curtis Stone, this podcast explores urban farming, market gardening, and small-scale agriculture. Episodes cover topics such as intensive vegetable production, direct marketing, and building a successful farm business.
7. **The Modern Acre Podcast:** While not exclusively focused on farming, this podcast features interviews with entrepreneurs, innovators, and industry leaders in agriculture, including topics relevant to small-scale farmers. Episodes cover technology, sustainability, and entrepreneurship in farming.
8. **The Farming Life Podcast:** Hosted by Clint and Nick, this podcast shares stories and experiences from farmers around the world, covering topics such as regenerative agriculture, farm diversification, and rural entrepreneurship.
9. **Grass Fed Life:** Hosted by Darby Simpson, Grass Fed Life focuses on sustainable farming practices, including grass-fed livestock production, pasture management, and direct marketing. Episodes feature interviews with farmers and experts sharing their knowledge and insights.

10. **Farm Marketing Solutions Podcast:** Hosted by John Suscovich, this podcast explores marketing strategies and techniques for small-scale farmers, including branding, social media marketing, and direct sales. Episodes feature interviews, solo episodes, and practical advice for marketing farm products.
11. **Future of Agriculture Podcast:** Hosted by Tim Hammerich, this podcast explores innovations and trends in agriculture, featuring interviews with industry experts, farmers, entrepreneurs, and researchers.
12. **Field Work Podcast:** Hosted by Zach Johnson and Mitchell Hora, this podcast addresses practical challenges and solutions in farming, with a focus on soil health, conservation, and sustainable practices.
13. **AgriTalk:** A daily talk show covering agricultural news, market updates, policy issues, and interviews with farmers, industry analysts, and policymakers.
14. **The Rural Woman Podcast:** Hosted by Katelyn Duban, this podcast highlights the stories and experiences of women in agriculture, covering topics such as farming, ranching, agribusiness, and rural life.
15. **AgPhD Radio:** Hosted by Brian and Darren Hefty, this radio show covers agronomic topics, crop production techniques, pest management, and other issues relevant to farmers.
16. **Farm4Profit Podcast:** A podcast focused on helping farmers improve profitability and efficiency, featuring discussions on farm management, marketing strategies, and financial planning.
17. **AgriCast Podcast:** Produced by the University of Nebraska-Lincoln, this podcast covers a variety of agricultural topics including crop production, livestock management, climate trends, and rural economics.

**Popular Platforms** where you can access podcasts across various devices:

1. **Apple Podcasts:** Available on iOS devices like iPhones, iPads, and Mac computers, Apple Podcasts is one of the largest podcast platforms globally.
2. **Spotify:** This music streaming service also offers a vast library of podcasts. You can listen to podcasts on Spotify's mobile app or desktop player.
3. **Google Podcasts:** Google Podcasts is available on both Android and iOS devices and can also be accessed through a web browser. It syncs across devices, allowing you to start listening on one device and continue on another.
4. **Amazon Music / Audible:** Amazon Music and Audible both offer a selection of podcasts. Audible is particularly known for its exclusive podcasts and original content.

## Blogs

1. **Modern Farmer:** Modern Farmer is an online and print publication that covers various aspects of farming and agriculture, including stories and advice relevant to small-scale farmers.  
<https://modernfarmer.com/>
2. **Greenhorns Blog:** Greenhorns is a grassroots organization dedicated to supporting young farmers and sustainable agriculture. Their blog features stories, interviews, and resources for aspiring and beginning farmers, with a focus on regenerative practices and community building.  
<https://greenhorns.org/blog/>
3. **Fresh Eggs Daily:** Blogger Lisa Steele provides practical advice and tips for raising backyard chickens and ducks. The blog covers topics such as coop design, poultry health, natural remedies, and seasonal care for poultry.  
<https://www.fresheggsdaily.blog/>
4. **The Thrifty Homesteader:** While not exclusively focused on small-scale farming, this blog covers a wide range of topics related to homesteading, including gardening, livestock, and sustainable living.  
<https://thriftyhomesteader.com/>
5. **The Elliot Homestead:** While primarily focused on homesteading, this blog often discusses small-scale farming topics such as raising animals, gardening, and food preservation.  
<https://theelliotthomestead.com/>
6. **Small Farm Nation:** Small Farm Nation is a blog and podcast that offers advice, tips, and inspiration for small farmers and homesteaders.  
<https://smallfarmnation.com/blog/>
7. **The Beginning Farmer:** This blog is focused on providing resources and information for those just starting out in farming, particularly small-scale and sustainable farming.  
<https://thebeginningfarmer.com/>


## Videos

### You Tube [www.youtube.com](http://www.youtube.com)

A list of YouTube channels and playlists that offer videos related to small farmers and farming:

1. **The Farm On Quail Hollow:** This YouTube channel documents the daily life and activities of a small family farm, including raising animals, gardening, and homesteading.  
Channel Link: [The Farm On Quail Hollow](#)
2. **Justin Rhodes:** Justin Rhodes is a homesteader and permaculture advocate who shares videos about small-scale farming, regenerative agriculture, and sustainable living.  
Channel Link: [Justin Rhodes](#)
3. **Living Traditions Homestead:** This channel offers practical advice and tips for small-scale farming, including raising livestock, gardening, and food preservation.  
Channel Link: [Living Traditions Homestead](#)
4. **Roots and Refuge Farm:** This channel follows the journey of a family as they transform their suburban property into a productive homestead, covering topics such as gardening, raising animals, and sustainable living.  
Channel Link: [Roots and Refuge Farm](#)
5. **One Yard Revolution:** This channel focuses on small-scale organic gardening techniques, suitable for urban and suburban environments, offering tips and tricks for maximizing productivity in limited space.  
Channel Link: [One Yard Revolution](#)
6. **The Elliott Homestead:** This channel features videos about homesteading and small-scale farming, covering topics such as cooking, gardening, and animal husbandry.  
Channel Link: [The Elliott Homestead](#)
7. **Farm Marketing Solutions:** While primarily focused on marketing strategies for small farmers, this channel also offers insights into various aspects of farming, including sustainable practices and community engagement.  
Channel Link: [Farm Marketing Solutions](#)
8. **The Urban Farmer:** This channel is dedicated to urban farming and small-scale agriculture, featuring videos about market gardening, microgreens production, and farm management.  
Channel Link: [The Urban Farmer](#)





Agriculture is our wisest  
pursuit, because it will in  
the end contribute to  
real wealth, good morals  
& happiness.”

-- Thomas Jefferson