# Basic Financial Management and Recordkeeping Systems for Specialty Crop Growers

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# THANKS!

KRC KANSAS RURAL CENTER

USDA U.S. Department of Agriculture Risk Management Agency

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# WHY ARE YOU HERE?

# WHY KEEP RECORDS?

- Taxes
- Determine profitability
- Measure Enterprise Performance
- Benchmark your farm
- Manage cash flow
- Analyze Investments
- Obtain Loans
- Manage Risk

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**SCHEDULE F (Form 1040)**

Department of the Treasury
Internal Revenue Service (99)

# Profit or Loss From Farming

▶ Attach to Form 1040, Form 1040NR, Form 1041, Form 1065, or Form 1065-B.

▶ See Instructions for Schedule F (Form 1040).

OMB No. 1545-0074

**2009**

Attachment Sequence No. **14**

Name of proprietor | **Social security number (SSN)**

**A** Principal product. Describe in one or two words your principal crop or activity for the current tax year.

**B** Enter code from Part IV ▶

**C** Accounting method: (1) ☐ Cash (2) ☐ Accrual

**D** Employer ID number (EIN), if any

**E** Did you "materially participate" in the operation of this business during 2009? If "No," see page F-2 for limit on passive losses. ☐ Yes ☐ No

## Part I Farm Income—Cash Method.

Complete Parts I and II (Accrual method. Complete Parts II and III, and Part I, line 11.) Do not include sales of livestock held for draft, breeding, sport, or dairy purposes. Report these sales on Form 4797.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | Sales of livestock and other items you bought for resale | 1 | | | | | |
| 2 | Cost or other basis of livestock and other items reported on line 1 | 2 | | | | | |
| 3 | Subtract line 2 from line 1 | | | | | 3 | |
| 4 | Sales of livestock, produce, grains, and other products you raised | | | | | 4 | |
| 5a | Cooperative distributions (Form(s) 1099-PATR) | 5a | | | 5b Taxable amount | 5b | |
| 6a | Agricultural program payments (see page F-3) | 6a | | | 6b Taxable amount | 6b | |
| 7 | Commodity Credit Corporation (CCC) loans (see page F-3): | | | | | | |
| a | CCC loans reported under election | | | | | 7a | |
| b | CCC loans forfeited | 7b | | | 7c Taxable amount | 7c | |
| 8 | Crop insurance proceeds and federal crop disaster payments (see page F-3): | | | | | | |
| a | Amount received in 2009 | 8a | | | 8b Taxable amount | 8b | |
| c | If election to defer to 2010 is attached, check here ▶ ☐ | | | | 8d Amount deferred from 2008 | 8d | |
| 9 | Custom hire (machine work) income | | | | | 9 | |
| 10 | Other income, including federal and state gasoline or fuel tax credit or refund (see page F-3) | | | | | 10 | |
| 11 | **Gross income.** Add amounts in the right column for lines 3 through 10. If you use the accrual method to figure your income, enter the amount from Part III, line 51 ▶ | | | | | 11 | |

## Part II Farm Expenses—Cash and Accrual Method.

Do not include personal or living expenses such as taxes, insurance, or repairs on your home.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 12 | Car and truck expenses (see page F-5). Also attach **Form 4562** | 12 | | 25 | Pension and profit-sharing plans | 25 | |
| 13 | Chemicals | 13 | | 26 | Rent or lease (see page F-6): | | |
| 14 | Conservation expenses (see page F-5) | 14 | | a | Vehicles, machinery, and equipment | 26a | |
| 15 | Custom hire (machine work) | 15 | | b | Other (land, animals, etc.) | 26b | |
| 16 | Depreciation and section 179 expense deduction not claimed elsewhere (see page F-5) | 16 | | 27 | Repairs and maintenance | 27 | |
| 17 | Employee benefit programs other than on line 25 | 17 | | 28 | Seeds and plants | 28 | |
| 18 | Feed | 18 | | 29 | Storage and warehousing | 29 | |
| 19 | Fertilizers and lime | 19 | | 30 | Supplies | 30 | |
| 20 | Freight and trucking | 20 | | 31 | Taxes | 31 | |
| 21 | Gasoline, fuel, and oil | 21 | | 32 | Utilities | 32 | |
| 22 | Insurance (other than health) | 22 | | 33 | Veterinary, breeding, and medicine | 33 | |
| 23 | Interest: | | | 34 | Other expenses (specify): | | |
| | | | | a | | 34a | |
| | | | | b | | 34b | |
| | | | | c | | 34c | |

# WHAT DO I NEED FOR TAXES

- Records of Income
  - Bank Deposits can serve as a record
  - Large income streams get 1099
  - Otherwise self reporting

- Written Records of Expenses
  - Receipts
  - Mileage Log

# HOW LONG TO KEEP RECORDS

Generally, you must keep your records that support an item of income, deduction or credit shown on your tax return until the period of limitations for that tax return runs out.

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# INCOME - EXPENSES

# =

# PROFIT

# INCOME –
# OVERHEAD EXPENSES –
# VARIABLE EXPENSES
# =
# PROFIT

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# OTHER RECORDS

- Production Records
  - How much do you grow?

- Disaggregated Sales Records
  - What do you sell where?

- Break Out Expenses by Crop

# ENTERPRISE BUDGETS

**Iowa Vegetable Farm - Bell Pepper Budget Example**

| | |
|---|---|
| High Tunnel Size (sq. ft.) (30 x 72) | 2,160 ft. |
| Utilization | 94% |
| Approximate Original High Tunnel Cost | $7,000.00 |

| Receipts | Yield | Sq. Ft. | $/lb | Total |
|---|---|---|---|---|
| Peppers - Bell (520 plants) | 3,248.6 | 2030 | 1.30 | 4,223.23 |
| Total Receipts | | | | $4,223.23 |

| Annual Expenses | Total |
|---|---|
| Seeds/Transplants | 175.00 |
| Fertilizers | 108.00 |
| Miscellaneous Supplies | 125.00 |
| Water | 86.40 |
| Water Test | 17.00 |
| Irrigation Supplies | 122.00 |
| Total Annual Expenses | $633.40 |

# WHY KEEP RECORDS?

- Taxes
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# BENCHMARKING YOUR FARM

- KSRE- Farm Management
- Iowa State Vegetable Production Budgets
- Veggie Compass www.veggiecompass.com

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# TRACKING/PREDICTING CASH FLOW

- Not the same as profit
- Cash flow makes or breaks your business
- Must figure out expenses over smaller period of time (month, week, etc)
- Make a plan, then revise based upon experience

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# ANALYZING INVESTMENTS

- Should you buy the latest implement?
- Is that tunnel worth the high cost?
- Financial records and cash flow help evaluate investment options

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| C. CROP PRODUCTION | 20___ | 20___ | 20___ |
|---|---|---|---|
| 1. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 2. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 3. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 4. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 5. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 6. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 7. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 8. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |
| 9. Crop _____ Unit_____ | | | |
| a. Total Yield | | | |
| b. Acres | | | |
| c. Average Yield | | | |

**D. SIGNATURE**

*I certify that the information is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action.)*

| 1. Signature | 2. Date |
|---|---|
| | |

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# PRODUCE SAFETY

- Exemption/Qualified Exemption or Non-Exempt

  Determines what records you must legally keep under the Food Safety and Modernization Act
- Exempt
  - financial records to prove
- Non-exempt
  - must keep detailed records of efforts to insure produce safety
- **Even if not legally required to keep these records it can be good, help you in case of any problems**

# NAP

- Non-Insured Crop Disaster Assistance
- Need Actual Production History (APH)
- Verified Production Records

# NAP

https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index

## Crop Production Ledger

| | | | | | |
|---|---|---|---|---|---|
| CROP | Sweet Corn | CROP YEAR | 2015 | ROW LENGTH (FT) | 200 |
| TYPE/VARITY | Silver Queen | FIELD NUMBER | 10 | ROW WIDTH (FT) | 2 |
| INTENDED USE | Fresh | PLANTING DATE | 5/15/2015 | NUMBER OF ROWS | 30 |
| | | | | ACREAGE | 0.2755 |

| | | | |
|---|---|---|---|
| IRRIGATION | Drip | | |
| FERTILIZER | 10 lbs of 10-10-10 per row | | |
| HERBICIDE | 1/2 pint of Roundup prior to planting | | |
| PESTICIDE | None | | |
| UNIT OF MEASURE | Dozen | POUNDS PER UNIT OF MEASURE | 9 pounds |

| HARVEST DATE | PRODUCTION | HARVEST DATE | PRODUCTION | HARVEST DATE | PRODUCTION |
|---|---|---|---|---|---|
| 8/15/2015 | 35.00 | | | | |
| 8/17/2015 | 40.00 | | | | |
| 8/19/2015 | 38.00 | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | TOTAL PROD | | |

NOTES:

Doug

# WHOLE FARM REVENUE

- The go to form of crop insurance for diversified operations
- Also great for operations that don't grow traditional commodities
- Records must be kept to verify production levels

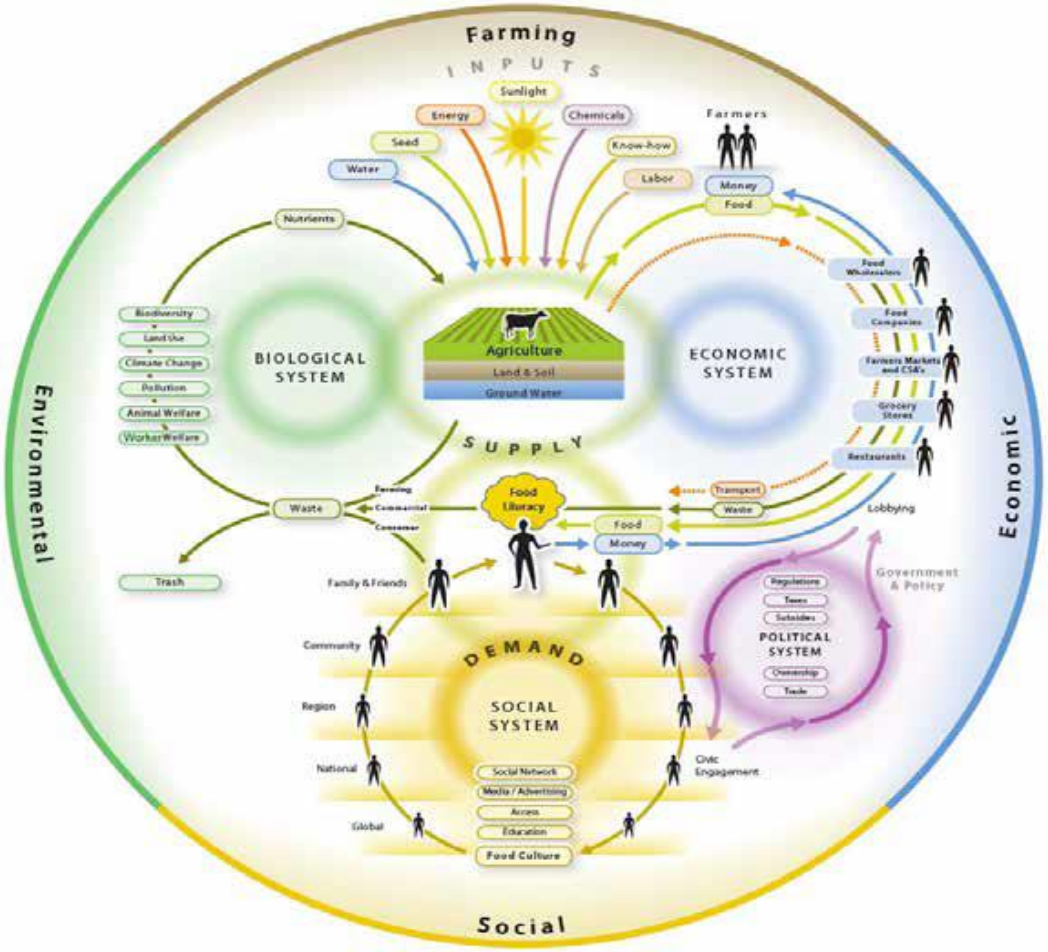
# ENOUGH WHY, NOW HOW?

- What reasons apply to your situation?
- Make sure you come up with a manageable system

# WHAT ARE SYSTEMS

Relational

Holistic




https://www.sare.org/Learning-Center/Books/Systems-Research-for-Agriculture

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# THINK ABOUT THE SYSTEM

- What other records do you keep?
  - Organic Certification
  - Food Safety Records (GAPS?)

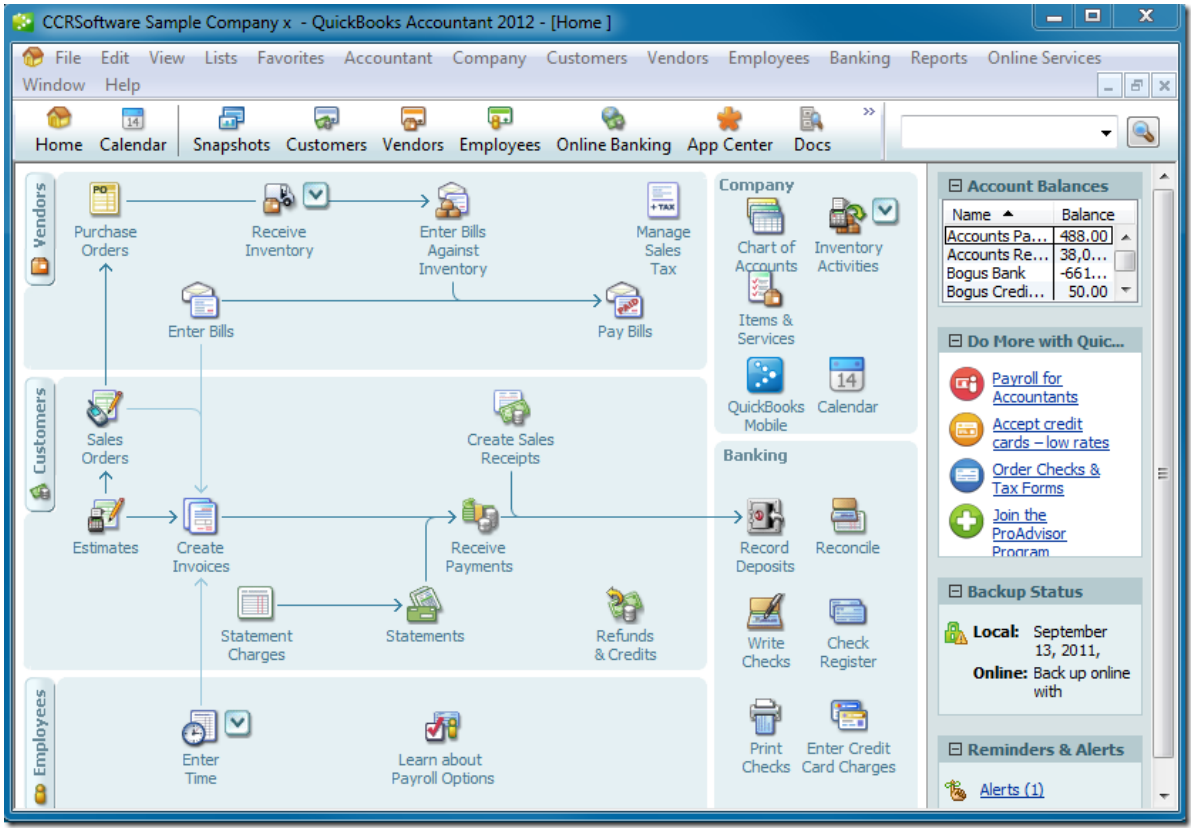
- Think about ways to streamline/reduce redundant paperwork

# RECORD-KEEPING TOOLS

- Spreadsheets
  - MS Excel or Open Office (www.openoffice.org)
- Accounting Software
  - Quicken
  - Quickbooks (online or desktop?)

# ACCOUNTING SOFTWARE

- Quicken
- Quickbooks
- Online
- Desktop

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# FINANCIAL ANALYSIS TOOLS

Standard Tools

- Enterprise Budget
- Cash Flow
- Balance Sheet and Income Statement
- Templates
  - Iowa State
  - Organic Farmers Business Handbook
  - Veggie Compass
  - Cultivate KC Spreadsheet

# Enterprise Budget Templates

**Iowa Vegetable Farm - Bell Pepper Budget Example**

| | |
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| **Total Annual Expenses** | **$633.40** |

# Enterprise Budgets- Other expenses

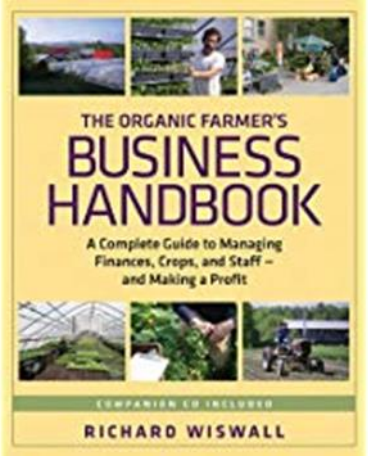
March - September

| Labor Costs | Hours | $/Unit | Total |
|---|---|---|---|
| Bed Preparation | 10.00 | 12.00 | $120.00 |
| General Maintenance | 10.00 | 12.00 | $120.00 |
| Planting | 9.00 | 12.00 | $108.00 |
| Pest Management | 0.00 | 12.00 | $0.00 |
| Harvest | 30.00 | 12.00 | $360.00 |
| **Total Hours** | **59.00** | | **$708.00** |

| Ownership Costs | Annual |
|---|---|
| Depreciation - Tunnel | $875.00 |
| Depreciation - Plastic Cover | 113.40 |
| **Total Ownership** | **$988.40** |

| Total Costs | |
|---|---|
| Tunnel | $2,329.80 |
| Per Square Foot | $1.08 |
| **Annual Returns Over Total Costs** | |
| Tunnel | $1,893.43 |
| Per Square Foot | $0.88 |

# Simple Crop Budget




| Expenses | Labor Cost | Machinery Cost | Product Cost |
|---|---|---|---|
| **Prep Soil** | | | |
| Spread 1 load compost | 6.28 | 2.5 | 100 |
| Spread 75 lb SoPoMag | 3.14 | 1.25 | 18 |
| Spread 200 lb poultry compost | 3.14 | 1.25 | 40 |
| Disk 1x | 3.14 | 1.25 | 0 |
| Chisel and bedform | 6.28 | 2.5 | 0 |
| **Seed/Transplant** | | | |
| Plant 125,000 seeds | 12.55 | 0 | 79 |
| **Cultivation** | | | |
| Flame Weeds | 6.28 | 2.5 | 8 |
| Cultivate with baskets 3x | 16.73 | 3.75 | 0 |
| Cultivate with sweeps 2x | 6.28 | 2.5 | 0 |
| Irrigate 1x | 18.83 | 10 | 0 |
| Hand Weed 3x (32 hours) | 401.6 | 0 | 0 |
| Cultivate wheel tracks | 3.14 | 1.25 | 0 |
| **Harvest** | | | |
| Bedlift 2 beds | 9.43 | 3.75 | 0 |
| Harvest 47 hours | 58.85 | 0 | 0 |
| Wash, sort, pack (200-25 lb bags, 29 hours) | 363.95 | 0 | 50 |
| **Post-Harvest** | | | |
| Disk 1x | 3.14 | 1.25 | 0 |
| Seed 25 lb Oat cover crop | 9.43 | 3.75 | 22 |
| Total Expenses | 1463.19 | 37.5 | 317 |
| Total Expenses | | | 1817.69 |

| Income | # 25 lb bags | Price/Bag | Total $ |
|---|---|---|---|
| Sales | | | |
| Retail | 40 | 43.75 | 1750 |
| Wholesale | 160 | 25 | 4000 |
| Total Sales | | | 5750 |
| Net Profit per ¼ acre 5750-1817.69=$3932.31 | | | |

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# CROP JOURNAL

- Record all interactions with crop
- 1 sheet per crop
- Include at least the following as column headings-
    - Date
    - Job Done
    - Labor Time
    - Equipment Usage
    - Other Notes

# CROP BUDGET PART 1

## Crop Enterprise Budget



Crop Year: | Crop: Cabbage | Unit Area: Two 350' beds | Note: Twenty 350' beds = 1 acre

and specify: early, mid, late | Bed feet or acres: 700' or 1/10A

Today's Date: | Rows per bed & plant spacing: 2 rows/bed, Tplanted 16" apart, no mulch

**Costs in $:** Remember to prorate to unit area | Field:

| | $ Labor cost | $ Machinery cost | $ Product cost | NOTES: Labor at $12.55/hr. See Worksheet 1. Figures below are for two 350' beds |
|---|---|---|---|---|
| ***Prepare Soil:*** | | | | |
| Disk 1x | 1.26 | 0.73 | | 1A at a time: 1 hr total for 20 beds = 6 mins/2 beds; $1.26L, $0.63 + .10 = $0.73M w/ JD 2240; see Worksheet 4 |
| Chisel 1x | 2.51 | 0.74 | | .5A at a time:1 hr total for 10 beds = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M w/ Ford 4000; see Worksheet 4 |
| Rototill 1x, 2x | | | | .5A at a time: 2 hrs total for 10 beds = 24 mins/2 beds; $5.02L, $1.28 tractor + .52 tiller = $1.80M w/ Ford 4000 |
| Bedform 2x | 5.02 | 1.48 | | .5A at a time: 1 hr total for 10 beds = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M for ONE pass w/ Ford 4000 |
| Fertilizer | 1.26 | 0.68 | 10.00 | 500 lbs 4-3-3/A at a time: 1 hour total for 20 beds = 6 mins/2 beds; $.1.26L, $0.63 +.05 = $0.68M, $10Pr w/ JD 2240 |
| Manure, compost | 2.52 | 1.02 | 25.00 | 1A at a time: compost at $25/yd, 10 yds/A; 2 hrs total for 20 beds = 12 mins per 2 beds; $2.51L, $1.26 + .75 = $2.01M, $25Pr w/ JD 2240 |
| Other | | | | |
| Plastic mulch | | | | .5A at a time: 1.5 hr/A laying = 10 mins/2 beds; $2.09L, $0.53 +.17 = $0.70M, $20Pr w/ Ford 4000 |
| ***Seed/Transplant:*** | | | | |
| Seeding in field | | | | 2 beds at a time: 30 mins/2 beds total = $6.28L |
| Cost of transplants | | | 63.00 | $6.49/128 = $0.06/plant — 1050 plants |
| Transplanting labor | 25.23 | | | 3 rows by hand: 3 hrs/2 beds total = $37.65L — 2/3 of 3-row time |
| | | | | 2 rows w/ transplanter, 6 beds at a time; 1 hr prep plants, 1.5hr x 3 people transplanting, 2 hrs machinery for 2 beds = $22.78L, $2.11 + .66 = $2.77M |
| ***Cultivation:*** | | | | |
| Reemay on/off | | | | For 2 beds: $105/3 uses = $35Pr, .75 hr laying = $9.41L |
| Hoeing 1x, 2x, 3x | 25.10 | | | at $12.55/hr: average 1 hr/2 beds — $12.55/2 beds |
| Hand weeding 1 | 50.20 | | | at $12.55/hr: average 8 hrs/2 beds — $100.40/2beds |
| Hand weeding 2 | 25.10 | | | at $12.55/hr: average 4 hrs/2 beds — $50.20/2beds |
| Hand weeding 3 | | | | at $12.55/hr: average 2 hrs/2 beds — $25.10/2beds |
| Straw mulch | | | | 40 bales at $3, 1 hr/2 beds; $12.55L, $120.00Pr |
| Irrigating 1x | 7.53 | 8.37 | | $7.53L, $8.37M per 2 beds, each use, w/ JD 2240 |
| Tractor cultivating 6x | 7.56 | 3.48 | | 1A at a time: 1 hour/A = 6 mins/2 beds; $1.26L, $0.53 +.05 = $0.58M per pass w/ Cub mostly |
| Side-dressing | | | | Spin 500 lbs 4-3-3/A, 1 hr total/20 beds = 6 mins/2 beds; $1.26L, $0.32 +.05 = $0.37M, $10Pr w/ Ford 4000 |
| Spraying | 2.51 | 0.74 | 6.00 | 1 hr/.5A total time = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M, $6Pr w/ Ford 4000 |
| Flame weeding | | | | 10 beds/hr = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M, $6Pr w/ Ford 4000 |
| Other | | | | |
| **Pre-harvest Subtotal:** | 155.80 | 17.24 | 104.00 | = 277.04 Pre-harvest cost for two beds |

# CROP BUDGET PART 2

| | | | | | |
|---|---|---|---|---|---|
| **Harvest:** | Total yield for two 350' beds = | | | 50 cases | 900 heads: 50 18-count or 50-lb cases |
| | Total hours to harvest two 350' beds | | | 6.25 hrs | at 8 cases/hr |
| Field to pack house | 78.44 | | | at $12.55/hr | 6.25 hrs |
| Pack house to cooler | 62.75 | | | at $12.55/hr | at 10 50-lb cases/hr |
| Bags, boxes, labels | | | 78.50 | $0.25/bag, $1.00/box, $0.07/label | at $1.57/cabbage box |
| Delivery | 30.12 | 9.60 | | See Worksheet 1. | |
| **Post Harvest:** | | | | | |
| Mow crop | 2.09 | 0.70 | | 6 beds at a time: 10 mins/2 beds; $2.09L, $0.53 +.17 = $0.70M w/ Ford 4000 | |
| Remove mulch | | | | 1 hour/2 beds: $12.55L | |
| Disk | 1.26 | 0.73 | | $1.26L, $0.63 +.10 = $0.73M w/ JD 2240, see disking above. | |
| Sow cover crop: spinner | 1.26 | 0.68 | 8.00 | 1A at a time: 1 hr/20 beds = 6 mins/2 beds; $1.26L, $0.63 + .05 = $0.68M, $8Pr w/ JD 2240 | |
| Sow cover crop: Brillion | | | | 1A at a time: 2 hrs/20 beds = 12 mins/2 beds; $2.51L, $1.26 + .20 = $1.46M, 8Pr w/ JD 2240 | |
| Other | | | | | |
| **Post-harvest Subtotal:** | 331.72 | 28.95 | 190.50 | = | 551.17 Harvested cost for 2 beds |
| **Marketing Costs:** | | | | | |
| Labor: sales calls for season (for this crop only) | 6.28 | | | Average 10 mins/week for 3 weeks: .5 hr | |
| Commissions | | | | Commissions, if any, to growers' co-op, broker, or salesperson | |
| Farmers' market expense | 60.24 | 4.70 | 9.00 | See Worksheet 1. | |
| **Total Crop Costs:** | 398.24 | 33.65 | 199.50 | = | 631.39 Total crop costs |
| **Overhead Costs:** | 288.00 | | | Apportionment for two 350' beds, see Worksheet 1. | |
| **Total Costs:** | | | | | |
| **Crop & Overhead Total:** | 919.39 | | | Total costs per two 350' beds | |

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# CROP BUDGET PART 3

| **Sales:** | # of units | Price per unit | Total $ | |
|---|---|---|---|---|
| Retail: | 10.00 | 50.00 | 500.00 | |
| Wholesale: | 40.00 | 25.00 | 1000.00 | |
| Other: | | | 0.00 | |
| Total units | 50.00 | | | |
| **Total Sales:** | | | 1500.00 | For two 350' beds |

| | | |
|---|---|---|
| **Net Profit:** | | |
| Total sales – total costs = | 580.61 | **Net profit for two 350' beds (1/10 acre)** |
| **Net Profit/Acre:** | 5806.10 | Standardize to one acre |
| **Cost/Unit:** | 18.39 | Total cost/total units |
| **Net Profit/Unit:** | 11.61 | Net profit/total units |

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# Crop Enterprise Budget



Crop Year: | Crop: Cabbage (and specify: early, mid, late) | Unit Area: Two 350' beds | Bed feet or acres: 700' or 1/10A | Note: Twenty 350' beds = 1 acre

Today's Date: | Rows per bed & plant spacing: 2 rows/bed, Tplanted 16" apart, no mulch

**Costs in $:** Remember to prorate to unit area | Field:

| | $ Labor cost | $ Machinery cost | $ Product cost | NOTES: Labor at $12.55/hr. See Worksheet 1. Figures below are for two 350' beds |
|---|---|---|---|---|
| ***Prepare Soil:*** | | | | |
| Disk 1x | 1.26 | 0.73 | | 1A at a time: 1 hr total for 20 beds = 6 mins/2 beds; $1.26L, $0.63 + .10 = $0.73M w/ JD 2240; see Worksheet 4 |
| Chisel 1x | 2.51 | 0.74 | | .5A at a time:1 hr total for 10 beds = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M w/ Ford 4000; see Worksheet 4 |
| Rototill 1x, 2x | | | | .5A at a time: 2 hrs total for 10 beds = 24 mins/2 beds; $5.02L, $1.28 tractor + .52 tiller = $1.80M w/ Ford 4000 |
| Bedform 2x | 5.02 | 1.48 | | .5A at a time: 1 hr total for 10 beds = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M for ONE pass w/ Ford 4000 |
| Fertilizer | 1.26 | 0.68 | 10.00 | 500 lbs 4-3-3/A at a time: 1 hour total for 20 beds = 6 mins/2 beds; $.1.26L, $0.63 +.05 = $0.68M, $10Pr w/ JD 2240 |
| Manure, compost | 2.52 | 1.02 | 25.00 | 1A at a time: compost at $25/yd, 10 yds/A; 2 hrs total for 20 beds = 12 mins per 2 beds; $2.51L, $1.26 + .75 = $2.01M, $25Pr w/ JD 2240 |
| Other | | | | |
| Plastic mulch | | | | .5A at a time: 1.5 hr/A laying = 10 mins/2 beds; $2.09L, $0.53 +.17 = $0.70M, $20Pr w/ Ford 4000 |
| ***Seed/Transplant:*** | | | | |
| Seeding in field | | | | 2 beds at a time: 30 mins/2 beds total = $6.28L |
| Cost of transplants | | | 63.00 | $6.49/128 = $0.06/plant 1050 plants |
| Transplanting labor | 25.23 | | | 3 rows by hand: 3 hrs/2 beds total = $37.65L 2/3 of 3-row time |
| | | | | 2 rows w/ transplanter, 6 beds at a time; 1 hr prep plants, 1.5hr x 3 people transplanting, 2 hrs machinery for 2 beds = $22.78L, $2.11 + .66 = $2.77M |
| ***Cultivation:*** | | | | |
| Reemay on/off | | | | For 2 beds: $105/3 uses = $35Pr, .75 hr laying = $9.41L |
| Hoeing 1x, 2x, 3x | 25.10 | | | at $12.55/hr: average 1 hr/2 beds $12.55/2 beds |
| Hand weeding 1 | 50.20 | | | at $12.55/hr: average 8 hrs/2 beds $100.40/2beds |
| Hand weeding 2 | 25.10 | | | at $12.55/hr: average 4 hrs/2 beds $50.20/2beds |
| Hand weeding 3 | | | | at $12.55/hr: average 2 hrs/2 beds $25.10/2beds |
| Straw mulch | | | | 40 bales at $3, 1 hr/2 beds; $12.55L, $120.00Pr |
| Irrigating 1x | 7.53 | 8.37 | | $7.53L, $8.37M per 2 beds, each use, w/ JD 2240 |
| Tractor cultivating 6x | 7.56 | 3.48 | | 1A at a time: 1 hour/A = 6 mins/2 beds; $1.26L, $0.53 +.05 = $0.58M per pass w/ Cub mostly |
| Side-dressing | | | | Spin 500 lbs 4-3-3/A, 1 hr total/20 beds = 6 mins/2 beds; $1.26L, $0.32 +.05 = $0.37M, $10Pr w/ Ford 4000 |
| Spraying | 2.51 | 0.74 | 6.00 | 1 hr/.5A total time = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M, $6Pr w/ Ford 4000 |
| Flame weeding | | | | 10 beds/hr = 12 mins/2 beds; $2.51L, $0.64 +.10 = $0.74M, $6Pr w/ Ford 4000 |
| Other | | | | |
| **Pre-harvest Subtotal:** | 155.80 | 17.24 | 104.00 | = 277.04 Pre-harvest cost for two beds |

**Harvest:**

Total yield for two 350' beds = 50 cases (900 heads: 50 18-count or 50-lb cases)
Total hours to harvest two 350' beds = 6.25 hrs (at 8 cases/hr)

| | | | | |
|---|---|---|---|---|
| Field to pack house | 78.44 | | | at $12.55/hr 6.25 hrs |
| Pack house to cooler | 62.75 | | | at $12.55/hr at 10 50-lb cases/hr |
| Bags, boxes, labels | | | 78.50 | $0.25/bag, $1.00/box, $0.07/label at $1.57/cabbage box |
| Delivery | 30.12 | 9.60 | | See Worksheet 1. |
| ***Post Harvest:*** | | | | |
| Mow crop | 2.09 | 0.70 | | 6 beds at a time: 10 mins/2 beds; $2.09L, $0.53 +.17 = $0.70M w/ Ford 4000 |
| Remove mulch | | | | 1 hour/2 beds: $12.55L |
| Disk | 1.26 | 0.73 | | $1.26L, $0.63 +.10 = $0.73M w/ JD 2240, see disking above. |
| Sow cover crop: spinner | 1.26 | 0.68 | 8.00 | 1A at a time: 1 hr/20 beds = 6 mins/2 beds; $1.26L, $0.63 + .05 = $0.68M, $8Pr w/ JD 2240 |
| Sow cover crop: Brillion | | | | 1A at a time: 2 hrs/20 beds = 12 mins/2 beds; $2.51L, $1.26 + .20 = $1.46M, 8Pr w/ JD 2240 |
| Other | | | | |
| **Post-harvest Subtotal:** | 331.72 | 28.95 | 190.50 | = 551.17 Harvested cost for 2 beds |

NOTES:

**Marketing Costs:**

| | | |
|---|---|---|
| Labor: sales calls for season (for this crop only) | 6.28 | Average 10 mins/week for 3 weeks: .5 hr |
| Commissions | | Commissions, if any, to growers' co-op, broker, or salesperson |
| Farmers' market expense | 60.24 4.70 9.00 | See Worksheet 1. |
| **Total Crop Costs:** | 398.24 33.65 199.50 | = 631.39 Total crop costs |
| **Overhead Costs:** | 288.00 | Apportionment for two 350' beds, see Worksheet 1. |
| **Total Costs:** | | |
| **Crop & Overhead Total:** | 919.39 | Total costs per two 350' beds |

**Sales:**

| | # of units | Price per unit | Total $ |
|---|---|---|---|
| Retail: | 10.00 | 50.00 | 500.00 |
| Wholesale: | 40.00 | 25.00 | 1000.00 |
| Other: | | | 0.00 |
| Total units | 50.00 | | |
| **Total Sales:** | | | 1500.00 For two 350' beds |

**Net Profit:**

| | | |
|---|---|---|
| Total sales – total costs = | 580.61 | **Net profit for two 350' beds (1/10 acre)** |
| **Net Profit/Acre:** | 5806.10 | Standardize to one acre |
| **Cost/Unit:** | 18.39 | Total cost/total units |
| **Net Profit/Unit:** | 11.61 | Net profit/total units |

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# EXPENSES- LABOR AND DELIVERY

## Worksheet 1



Labor, Delivery, Farmers' Market, and Overhead Costs
to Use in Calculating Crop Budgets

### Labor Costs:

| | Manager | Crew | Composite crew 1:3 |
|---|---|---|---|
| Average hourly rate: | 10.00 | 10.00 | 10.00 |
| Employee taxes: 7.51% | 0.75 | 0.75 | 0.75 |
| Workers' comp: 8% | 0.80 | 0.80 | 0.80 |
| Nonassigned time: 10% | 1.00 | 1.00 | 1.00 |
| SEP-IRA: 25% | | | 0.00 |
| **Labor costs/hour:** | **12.55** | **12.55** | **12.55** |

Labor costs are critical to calculating crop budgets. The farm's labor cost per hour is more than the employee's wage when employer taxes, workers' comp insurance, and nonproduction time (meetings, cleanup, maintenance) are added in. The SEP-IRA is an optional retirement plan, which is an added cost for certain qualifying employees (see chapter 6). If a farm manager is at a different pay rate, a composite rate per hour can be used. This worksheet assumes a ratio of 3 crew workers to 1 manager. For simplicity, all labor is paid the same rate in these crop budgets.

### Delivery Costs:

| | *Produce* | |
|---|---|---|
| Labor: load truck(s) and travel | 25.10 | @12.55/hr |
| Vehicle(s) cost at .40/mile | 8.00 | 20 miles round trip |
| Cost for one delivery | 33.10 | |
| % of crop to total load | 10% | for example |
| x number of trips | 12 | for example |
| **Delivery cost for crop per season:** | **39.72** | |

Delivery costs can be determined for each trip, total trips per season, or the percentage cost of each product delivered. If a delivery contains equal amounts of carrots and beets, 50% of the delivery cost would be allotted to each crop.

# MARKET COSTS

| Farmers' Market Costs: | | |
|---|---|---|
| Labor: load truck(s) | 12.55 | Calculate for ONE market<br>1 hr (2 people @.5 hr each) |
| Labor: travel to market, set up | 50.20 | 4 hrs (2 people) |
| Labor: market vending | 100.40 | 8 hrs (2 people) |
| Labor: pack up, travel home, unpack, tally sales | 37.65 | 3 hrs (2 people) |
| Vehicle(s) cost at .40/mile | 8.00 | 20 miles round trip |
| Rental fees | 30.00 | per market |
| Amortized FM equipment | 7.67 | scales $1500, umbrellas $400, tables $200, signs $200 = $2300/15-year useful life/20 markets per season = $7.67 per market |
| **Subtotal, cost for one market:** | **246.47** | |
| # of markets where crop is sold | 6 | varies by crop |
| Total costs for # of markets | 1478.82 | |
| Crop sales/total FM sales | 5% | varies by crop |
| **Crop sales % x total market costs:** | **73.94** | Enter in Crop Enterprise Budget under "Marketing Costs: Farmers' market expense" |

The base cost for attending one market is constant irrespective of the amount of product sold (unless labor needs change). Gross sales at market must be higher than the cost; otherwise, you are losing money or personally subsidizing the market cost by not paying yourself the going labor rate. Sales need to be high enough to justify the cost of vending at market. If they are not, strive for higher sales or pursue alternative selling venues, such as CSA programs or wholesale accounts.

The total expense for equipment needed at market is amortized over the useful life of the equipment and prorated for each market. As with delivery costs above, a percentage of farmers' market expense can be assigned to different crops. The important message regarding farmers' market costs, though, is that each market costs a certain amount to attend, and that farmers' market sales must justify that expense.

# EXPENSES- OVERHEAD

## Overhead Costs (annual)

Overhead costs are ones not accounted for in delivery costs, farmers' market costs, greenhouses, tractors, implement, or irrigation costs. Overhead costs are spread out over the entire farm operation and prorated to each crop or enterprise. In these worksheets, 75% of overhead expenses are apportioned to the 5 acres in cultivation, 12.5% to the bedding-plant greenhouse, and 12.5% to the in-ground tomato greenhouse. Allotment of overhead costs is somewhat subjective, but all overhead costs must be assigned. Overhead expenses allotted to the cultivated 5 acres is further broken down to overhead expense per two 350'-long beds, the equivalent of 1/10 acre.

| | | |
|---|---|---|
| Mortgage annual payment | 600.00 | farm % of total bill. Does not include house and house site portion. |
| Depreciation | 2000.00 | to account for replacement costs, excluding machinery in Worksheet 4 |
| Property taxes | 800.00 | farm % |
| Insurance | 4000.00 | $3000 health, $1000 fire; not vehicle or workers' comp. |
| Office | 1100.00 | supplies, postage, subscriptions |
| Website | 400.00 | $20/month plus fees and maintenance |
| Travel/conferences | 300.00 | |
| Professional services | 700.00 | CPA, organic certification, snowplowing |
| Electric | 600.00 | farm %, w/o greenhouse electrical use |
| Landfill | 250.00 | |
| Telephone | 550.00 | farm % |
| Advertising | 200.00 | |
| Shop supplies, misc. repairs | 500.00 | tractor, implement, irrigation repairs already accounted for in Worksheet 4 |
| Labor: management | 3263.00 | average 5 hrs/week, 260 hrs/year; annual labor for overseeing farm operation |
| Labor: office | 3263.00 | average 5 hrs/week, 260 hrs/year; annual labor for office duties |
| Labor: maintenance | 653.00 | average 1 hr/week, 52 hrs/year; annual labor for nonassigned maintenance work |
| **Total overhead costs:** | **19179.00** | **Allocation:** GH seedlings $2397, GH tomatoes $2397, 5A (100 beds) $14,385 = $144 per bed |
| **Overhead per two 350' beds:** | **288.00** | Per two 350' beds, for 5A (100 beds) planted to row crops. Enter on line 69 on Crop Enterprise Budget. |
| **Overhead per greenhouse:** | **2397.00** | Per 21' x 96' hoophouse: one for bedding plants, one for greenhouse tomatoes |

# WORKSHEET 2- PLANT COST

## Worksheet 2



## Greenhouse Flat Costs for Calculating Worksheet 3 Bedding-Plant Cost

### Costs of Soil, Plastic Containers, and Labor Filling

In order to calculate what a farm-raised seedling costs, we first need to know the cost of the plastic container, the cost of the soil in the container, and the cost of labor to fill the container. Below is a table that lists common pack sizes used in greenhouse production and the associated costs with that size. A 1020 is a 10" x 20" open plastic tray. One 1020 tray will hold eighteen 3.5" square pots. A 606 is six 6-packs sized to fit a 1020 tray. An 804 is eight 4-packs sized to fit a 1020 tray. An 806 is a eight 6-packs sized to fit a 1020 tray. 128 and 98 stand for the number of molded individual cells in a 1020-sized tray. Reuse of plastic containers will lower costs.

| | A | B | C | D: C/B | E | F | G: F/G | H: A + D + G |
|---|---|---|---|---|---|---|---|---|
| **Container size** | Single-use cost/flat | # of containers per yard of soil | Price per yard of soil | Cost of soil in container | # of flats filled per hour | Labor cost per hour | Cost of labor to fill flat | Total cost of plastic, soil, and labor (w/o 1020) |
| 3.5" square pot (18/tray) | 1.62 | 125 | 105 | 0.84 | 40 | 12.55 | 0.31 | 2.77 |
| 606 | 0.39 | 144 | 105 | 0.73 | 60 | 12.55 | 0.21 | 1.32 |
| 804 | 0.39 | 144 | 105 | 0.73 | 60 | 12.55 | 0.21 | 1.32 |
| 806 | 0.39 | 171 | 105 | 0.61 | 60 | 12.55 | 0.21 | 1.21 |
| 1020 | 0.72 | 100 | 105 | 1.05 | 60 | 12.55 | 0.21 | 1.98 |
| 128 | 0.95 | 216 | 105 | 0.49 | 60 | 12.55 | 0.21 | 1.64 |
| 98 | 0.95 | 216 | 105 | 0.49 | 60 | 12.55 | 0.21 | 1.64 |
| 6" pot: each pot | 0.28 | 350 | 105 | 0.30 | 240 | 12.55 | 0.05 | 0.63 |

# WORKSHEET 3- GREENHOUSE

## Worksheet 3 Greenhouse Costs



Two types of greenhouse operations are portrayed: one for growing bedding plants and one for growing in-ground tomatoes. Both greenhouses are 21' x 96' hoop houses with two layers of plastic that are inflated. Each has a furnace, exhaust fan, intake shutters, and automatic controls. The longer-lived structure and equipment costs are totaled and divided by their useful life (20 years). Annual costs of heating fuel, electricity, and 5-year plastic covers are listed separately. Overhead expenses from Worksheet 1 (12.5% of total overhead) are added in after the annual expense subtotal. The bedding-plant greenhouse is more involved and listed first. The bedding-plant greenhouse benches hold 1000 flats (1020 size), and two flats can occupy the same bench space during the course of the bedding-plant season (one cycling of inventory). Worksheet 2 lists costs for plastic containers, soil, and the labor to fill the containers, as shown under *Production costs per flat*. Other production costs per flat are listed, with optional categories like thinning and fertilizing left blank for simplicity. The total cost per flat is a very useful number and will be used in the Crop Enterprise Budgets when crops are raised from transplants.

### Bedding Plants, March 1st Start-up

| | |
|---|---|
| **Structure cost:** 21' x 96', 2-layer poly-covered hoop house | |
| Frame cost $2400, installation $1004 (80 hrs), wood $300 | 3704.00 |
| Furnace $2000, fans $800, installation $377 (30 hrs) | 3177.00 |
| Benches $500, plumbing $400, irrigation $400 | 1300.00 |
| Total structure cost | 8181.00 |
| divide by # years of useful life | 20 |
| *Annual structure cost* | **409.05** |
| **Other annual expenses:** | |
| Poly cost $600, installation $100 (8 hrs), /5 years | 140.00 |
| Electricity 5 x $15/month | 75.00 |
| Fuel for heat 300 gallons @ $3/gallon | 900.00 |
| Watering labor 2 hrs x 50 times = 100 hrs | 1255.00 |
| *Subtotal annual expenses* | 2370.00 |
| *Farm overhead allocation from Worksheet 1* | 2397.00 |
| ***Total annual expenses** with overhead allotment:* | **5176.05** |

| | | | |
|---|---|---|---|
| Greenhouse 1020 capacity: 1000 x 2 | 2000 one cycling of bench space | | |
| Total annual expense/total flats = | 2.59 per flat | | |
| ***Greenhouse annual cost/flat:*** | 2.59 | 2.59 | 2.59 |
| **Production costs per flat:** | ***804s*** | ***3.5" sq. pots*** | ***128s*** |
| Cost of plastic flat, soil, labor filling | 1.32 | 2.77 | 1.64 |
| Cost of seed in flat | 1.00 | 1.00 | 1.00 |
| Labor to seed flat:12 flats/hr = $1.05/flat | 1.05 | 1.05 | 1.05 |
| *If needed:subtotal/# of finished trays* | | | |
| Labor: transplant to one flat: 10 flats/hr = $1.26 | | | |
| 2nd plastic flat, soil, labor filling | | | |
| *Subtotal for transplanted flat* | | | |
| Labor moving: 60 flats/hr = $0.21/flat each move | 0.21 | 0.21 | 0.21 |
| Labor to thin: 100 flats/hr = $0.13/flat | | | |
| Fertilizer cost:$0.02/flat | | | |
| Fertilizer labor: $0.05/flat | | | |
| ***Total cost per flat:*** | 6.17 | 7.62 | 6.49 |

# WORKSHEET 4- TRACTOR

## Worksheet 4 Tractor, Implement, and Irrigation Costs



### Tractor Costs

The hourly cost of a tractor is calculated by first dividing the purchase price of the tractor by the tractor's years of useful life. Next, annual expenses for repairs and fuel are added in, giving you the total cost to own and operate the tractor per year. Divide this total annual cost by the number of hours the tractor runs in a year, and the result is an average cost per tractor hour. I was surprised at first at how inexpensive running a tractor can be, but remember, a tractor used 50 hours per year has a much higher hourly rate than a tractor used 300 hours per year. The three tractors shown below are ones that I have owned, and the numbers are based on personal experience. Annual repairs are listed as an average: some years are expensive, some are not.

| Tractor model | JD 2240 | Ford 4000 | Cub | |
|---|---|---|---|---|
| *Original cost/useful life* | *7000/25* | *4400/25* | *1000/25* | |
| Annual cost, w/o interest | 280.00 | 176.00 | 40.00 | |
| Average annual repairs | 500.00 | 300.00 | 200.00 | some years $0, some lots |
| Annual fuel cost @ $3/gallon | 480.00 | 480.00 | 80.00 | |
| Total annual cost | 1260.00 | 956.00 | 320.00 | |
| Hours used annually | 200 | 300 | 60 | |
| **Tractor cost/hour** | 6.30 | 3.19 | 5.33 | |
| Tractor driver hourly rate | 12.55 | 12.55 | 12.55 | |
| Tractor with driver: $/hour | 18.85 | 15.74 | 17.88 | |

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# WORKSHEET 4- IMPLEMENT AND IRRIGATION

## Implement Costs

Tracking various implements' costs is similar to tracking costs of tractors but without the fuel expense. Some implements have lots of moving parts (e.g., combines, manure spreaders) and cost more to operate than implements like a bedlifter, which has no moving parts. I list three of the more common and costly implements to run. Because a farm may have numerous implements, I make a note below these three implement costs for easy calculations to use as a shortcut for budget work.

| | PTOTiller | Manure Spreader | Brush Hog |
|---|---|---|---|
| *Original cost/useful life* | *800/25* | *1100/20* | *600/20* |
| Annual cost, w/o interest | 32.00 | 55.00 | 30.00 |
| Implement annual repairs, average | 20.00 | 20.00 | 20.00 |
| Annual hours used | 40 | 20 | 50 |
| Implement cost/hour | 1.30 | 3.75 | 1.00 |

A $500 simpler implement with a useful life of 25 years costs about $20/year to own. Figure $.50/hour for quick calculating.

A $1000 simpler implement with a useful life of 25 years costs about $40/year to own. Figure $1/hour for quick calculating.

## Irrigation Costs

Irrigation costs take into account the annual equipment cost and any repair expense (similar to tractors and implements) and also time for setting up, running, and taking down (or moving) the system, calculated for the area that is watered each time. The example below shows an irrigation system that waters an acre in area and is used four times per season. The irrigation cost per acre is then calculated for 1/10 of an acre, or two 350'-long beds.

| | | |
|---|---|---|
| Cost of pipe, pump, sprinklers | 4600.00 | used PTO (power take-off) pump, 4" and 2" aluminum pipe for 1 acre |
| Useful life in years | 25 | |
| Annual equipment cost | 184.00 | |
| Average annual repairs | 50.00 | say $250 every 5 years |
| *Total annual cost* | 234.00 | |
| Total annual cost/uses per season | 58.50 | 4 uses per season |
| Setup, takedown labor per irrigation area | 75.30 | 1A coverage, 6 hrs total @ $12.55/hr |
| 4 hours tractor use | 25.20 | at $6.30/hr, tractor only |
| Irrigation costs/irrigated area, each use | 159.00 | per acre |
| Irrigation costs for two 350' beds, each use | 15.90 | $7.53 labor, $8.37 machinery |

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# TRACKING INCOME/SALES

## Be Crop Specific

| | Farmers' Market | Grocery Store | CSA | Other | Total |
|---|---|---|---|---|---|
| Beets | $480 | $650 | $400 | $150 | $1,680 |
| Carrots | $890 | $2,100 | $1,000 | $600 | $4,590 |
| Lettuce | $1,310 | $1,140 | $1,400 | $960 | 4,810 |
| Potatoes | $1,100 | $3,250 | $980 | $850 | $6,180 |
| Total | $3,780 | $7,140 | $3,780 | $2,560 | $17,260 |

# INDEX OF PROFITABILITY

Complicated name, simple idea

What does it tell you?

- grow more of those things early on the list

- maybe grow less of those things late on the list or look for **innovations that might help increase profitability**

- what works for you?

# CROP BUDGETING

| Crop Budgets: | Net Profit per 1/10 Acre | Extrapolated to Net Profit/Acre |
|---|---|---|
| Basil: bunches | $3,560 | $35,603 |
| Beans: bush | -272 | -2,720 |
| Beets: roots | 825 | 8,253 |
| Broccoli | 116 | 1,157 |
| Cabbage | 581 | 5,806 |
| Carrots: roots | 1,405 | 14,046 |
| Celeriac | 1,366 | 13,659 |
| Cilantro: bunches | 1,656 | 16,561 |
| Corn: sweet | -192 | -1,922 |
| Cucumbers | 153 | 1,531 |
| Dill: bunches | 1,623 | 16,232 |
| Kale: bunches | 2,463 | 24,630 |
| Lettuce: heads | 791 | 7,905 |
| Onions | 611 | 6,110 |
| Parsley: bunches | 4,742 | 47,425 |
| Parsnips | 1,384 | 13,844 |
| Peas: snap | -217 | -2,165 |
| Peppers: bell | 1,556 | 15,556 |
| Potatoes | 261 | 2,610 |
| Spinach | 1,015 | 10,147 |
| Squash: summer | 787 | 7,867 |
| Squash: winter | 87 | 869 |
| Tomatoes: field | 1,872 | 18,724 |

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# Sample Index of Profitability

PARSLEY: BUNCHES
BASIL: BUNCHES
KALE: BUNCHES
TOMATOES: FIELD
CILANTRO: BUNCHES
DILL: BUNCHES
PEPPERS: BELL
CARROTS: ROOT
PARSNIPS
CELERIAC
SPINACH
BEETS: ROOTS
LETTUCE: HEADS
SQUASH: SUMMER
ONIONS
CABBAGE
POTATOES
CUCUMBERS
BROCCOLI
SQUASH: WINTER
CORN: SWEET
PEAS: SNAP
BEANS: BUSH

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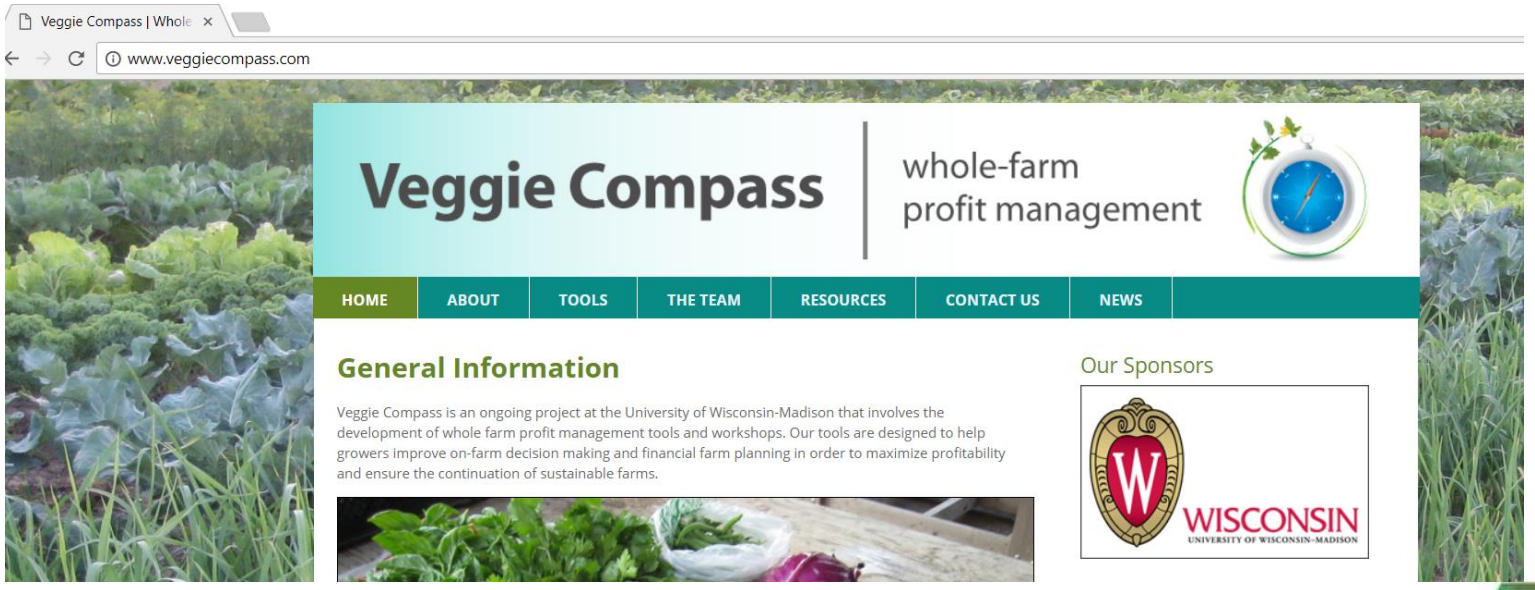
# ENTERPRISE BUDGET TEMPLATES

## Veggie Compass

www.veggiecompass.com

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# CASH FLOW BUDGET TEMPLATES

## Cultivate KC Spreadsheet

http://www.douglas.k-state.edu/commercial-horticulture/finances.html

CULTIVATE KC
Growing Food, Farms & Community

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# BALANCE SHEET AND INCOME STATEMENT

**Table 1. Balance Sheet and Income Statement Highlights**

| Financial Measures 12/31/2007 | | | |
|---|---|---|---|
| Balance Sheet | | Income Statement | |
| Current assets | 8,500 | Gross revenue | 60,000 |
| Current liabilities | 4,200 | Operating expenses | 16,250 |
| Total assets | 70,000 | Labor (paid) | 12,500 |
| Total liabilities | 42,000 | Interest expense | 3,750 |
| | | Depreciation expense | 2,000 |
| | | Net farm income | 25,500 |

https://www.extension.iastate.edu/agdm/wholefarm/

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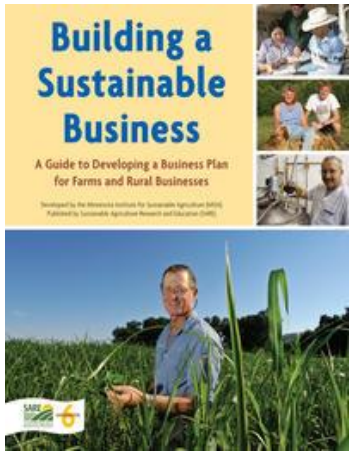
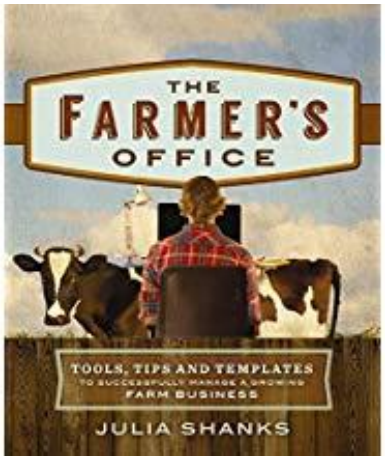
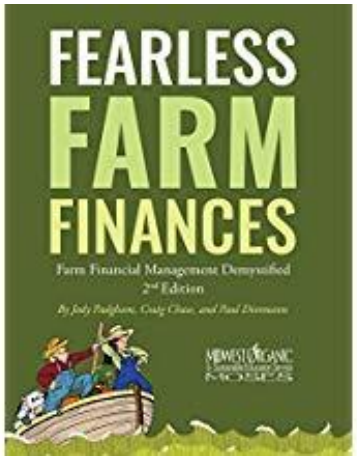
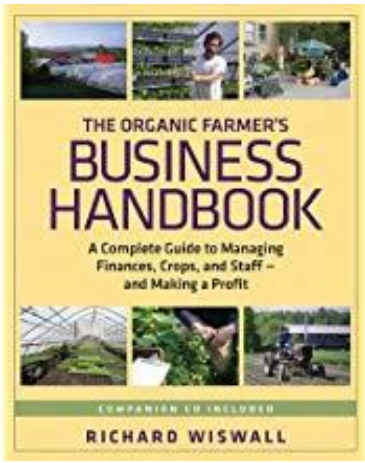
# RESOURCES

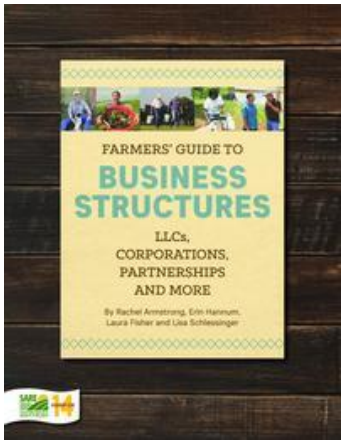


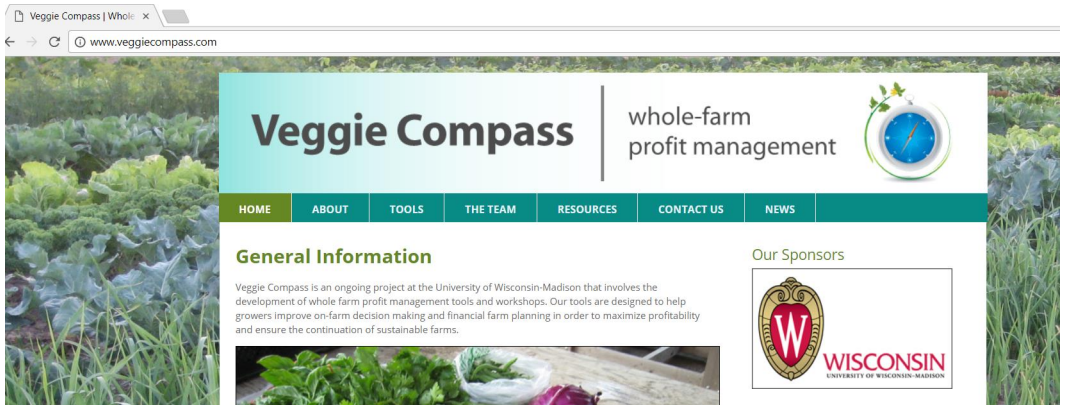




## Sare.org

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# MAKE DATA DRIVEN DECISIONS

- Use your records and financial management tools to guide your decisions
- Make it realistic
- Remember to pay yourself
- Don't make it too complicated

# KANSAS SPECIALTY CROP GROWERS ASSOCIATION

KANSAS SPECIALTY CROP
GROWERS ASSOCIATION

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# WWW.KSCGA.ORG

## About

The Kansas Specialty Crop Growers Association (KSCGA) aims to advance Kansas' specialty crop production through a network of growers who are equipped with the technical assistance, education, and empowerment they need to succeed. By partnering with K-State Research and Extension, Kansas State University and the Kansas Department of Agriculture, members receive benefits that include:

- **Production Technical Assistance:** Soil health, plant pathology, disease management, IPM, crop selection and rotation, food safety, and etc.)
- **Advocacy Resources:** Educational resources on federal and state policies that affect farming, local food systems and the environment

Search

**KSCGA**

First post for the Kansas Specialty Crop Growers Association. Updates to come!

2 months ago

# QUESTIONS?

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