

NEW FARMER TOOLKIT FOR NEW HAMPSHIRE FARMERS

Compiled By:



New Hampshire
Farm Bureau Federation

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How to Use This Guide

This guide is comprised of a series of individual fact sheets addressing topics pertinent to planning and operating a farm business. It is not enterprise specific. Rather it addresses topics common to operating a farm business in New Hampshire. The fact sheets are meant to be brief and to the point. Additional details can be found via the web links provided or by calling offices listed.

Have any of these questions on your mind?

How can I learn to farm? There are many ways you can start (or continue) to gain agricultural knowledge, such as: working on a farm, attending workshops and educational events, and taking agricultural classes at your high school or college.

RECOMMENDED READING: Fact Sheets # 1, 16, 17, 20, 21

Legal forms of business: A sole proprietorship is the easiest way to go and does not require a lawyer; however it is a good idea to register your business/trade name (DBA) with the NH Secretary of State. If there are unrelated business partners, options are to develop a legal partnership, LLC, or corporation, but will probably require legal assistance.

RECOMMENDED READING: Fact Sheets # 8

Where can I sell my products? This is one of the first questions you should consider. What is your product and who wants it, and where are those people located?

RECOMMENDED READING: Fact Sheets # 3, 4

Where can I get money to start my farm? There are two basic options: use personal resources or develop a business plan and present it to a lender or investor. There are no grant funds available to start a farm.

RECOMMENDED READING: Fact Sheets # 13, 14, 19

Finding Farmland: Be sure to research soil, climate, forest and infrastructure resources. Buying or leasing the right property and the right amount of land is critical to the success of farming.

RECOMMENDED READING: Fact Sheets # 15

Where can I get help? Start with your county UNH Cooperative Extension office and begin networking with other farmers that belong to agricultural organizations. Read up on farm topics of interest, but experience is the best teacher.

RECOMMENDED READING: Fact Sheets # 17, 18, 20, 21, 22

DISCLAIMER: This “toolkit” is a work in progress and may not include *everything* that you need to know to start farming in NH. If you have any suggestions about this toolkit or its contents, please contact the New Hampshire Farm Bureau office at (603) 224-1934.

(“How to Use this Guide” Adapted from Guide to Farming in NY)

1 - AM I READY TO FARM?

Here are some important things you need to consider before you get started as a farmer:

What experience do you have? (Get hands-on experience!)

- Work or volunteer at a farm
- Internships & Degree Programs
- Join Agricultural Organizations
- Learn from other people and how they run their business
- Take tours of other farms

What's your vision for the farm?

- Scale/size of the farm
- Organic, conventional, or mixture of both
- Seasonal or year-round
- Commodities that you will produce
- Location of farm
- Management of the farm
- Assess your goals

Other Key Questions:

- What do you expect in terms of income?
- What resources do you have? (Money, time, land...)
- Where will you get capital? (Personal savings, family, friends, etc.)
- What are your sales, marketing plans?
- Who you have as a support network?
- Do I have a separate bank account and record keeping for my business?

Resources to Explore to Help You Get Started:

- Access to Production Knowledge, Skills & Technical Assistance – Resource Guide for VT's New Farmers – see page 6
<http://www.uvm.edu/newfarmer/resourceguide71107.pdf>
- Do You Have What It Takes? - CT Agricultural Business Mgt. Guide – see page 8
http://www.ctfarmrisk.uconn.edu/index_106_306926045.pdf
- USDA New Farmers Checklist
<https://newfarmers.usda.gov/first-steps>
- See sheet “22 - National and Regional Websites for New & Beginning Farmers” for other wonderful resources.

2 - DEVELOPING A BUSINESS PLAN

A business plan is a written document that demonstrates that enough products/services can be sold at a profit for your farm to become a viable business. It is a road map for your business and generally projects 3-5 years ahead.

Your business plan will help you set goals, plan for the future, and can help you judge the progress of your business. It is most often used when trying to acquire business loans/capital. Every business plan is unique to the business it represents.

When writing your business plan, have your family and friends review it and get feedback. It is always a good idea to have editors that can give you a different perspective, before you present it to potential loan officers.

General Business Plan Outline:

1. Executive Summary
2. Business Description
3. Products/Services
4. Operations
5. Marketing Plan
6. Management
7. Financials

Resources for Writing a Business Plan:

Company	Description	Website
AgPlan - University of Minnesota	AgPlan is powerful website developed to help rural businesses develop a business plan and is free of charge for anyone to use individually or in educational programs.	https://agplan.umn.edu/
Beginning Farmers	Ideas and resources writing business plan	http://www.beginningfarmers.org/farm-business-planning/
CT Agricultural Business Guide	Basic info on what business plans should include - see pages 17-24	http://www.ctfarmrisk.uconn.edu/index_106_306926045.pdf
FarmAnswers	Planning the Farm resources	https://farmanswers.org/LibraryList/planning_the_farm
NH Small Business Development Center (NHSBDC)	They offer small business advising and educational programs.	https://www.nhsbdc.org/

NHSBDC	Sample Business Plan Outline	https://www.nhsbdc.org/sample-business-plan-outline-0
Northeast Beginning Farmers Project	Business Plan Templates	http://www.nebeginningfarmers.org/farmers/planning-2/business-plan-templates/
Northeast Beginning Farmers Project	Sample Business Plans	http://www.nebeginningfarmers.org/farmers/planning-2/sample-business-plans/
Penn State Extension	Developing a Business Plan	http://extension.psu.edu/business/ag-alternatives/farm-management/developing-a-business-plan
SCORE	They connect entrepreneurs with mentors to help you build your business with free business advice. Local and online workshops, and business planning resources available.	https://www.score.org/
Small Business Administration (SBA)	Great information on how to write all parts of a business plan	https://www.sba.gov/startin-g-business/write-your-business-plan
Sustainable Agriculture Research & Education (SARE)	Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses - you can purchase a print version or download it.	http://www.sare.org/Learning-Center/Books/Building-a-Sustainable-Business
UNH Cooperative Extension	Workshops, events, your UNHCE Agent - resources that can aid you in writing your plan	http://extension.unh.edu/

3 - MARKET TYPES

You must adhere to all state and federal laws and regulations for all of these types of businesses; see sheet “4 – Marketing Strategies & Regulations” for more details.

Retail

There are many different ways to sell your products directly to consumers. Some popular types in NH are: farm stands, farmers’ markets, CSA’s, and pick-your-own operations. The most attractive part of direct marketing is that you receive the full share of the consumer dollar and have more control over the price you receive for your products. But there are also other costs you will incur with direct marketing, such as the valuable use of your time.

Farmers’ Markets

- Join local markets – NH has an abundance of town farmers’ markets
 - Inventory what you sell at each market and adjust your products accordingly
 - Evaluate demographics of the market goes and adjust your marketing accordingly
 - Make sure you adhere to farmers’ market rules – each one is different
 - You must enjoy interacting with your customers to be successful
 - Markets require lots of time – harvesting, packaging, transporting, setting up, selling, etc.
 - Minimal initial investment
 - Ability to support your local community and educate about agriculture
- NHDAMF Farmers’ Market Directory
<http://agriculture.nh.gov/publications-forms/documents/farmers-market-directory.pdf>
 - NH Farmers’ Market Association
<http://www.nhfma.net/>
 - The Art and Science of Farmers’ Market Displays
<http://articles.extension.org/pages/10986/the-art-and-science-of-farmers-market-display>

Farm Stands & On-Farm Sales

- Self-serve stands, Open-air stand, Multi-department stands, Seasonal, Year-round, Pick-your-own, Agritourism, etc.
- Many consumers learn of your location by word-of-mouth and just by driving by
- Stands that are not self-serve require a staff, advertising, prepping and storage facilities, parking lots, and a lot of time
- These operations will also require to implement more risk management strategies and have liability insurance
- Stands are normally open for much more time in a day than a booth at a farmers’ market
- Clean, attractive appearance, that is safe at your stand and/or farm
- Privacy on your farm may be limited with this type of market
- You (and your staff) must enjoy interacting with customers – “people person”
- Supporting your local community, providing farm fresh products, and educating about ag

- Farm Stands 101 – Penn State Extension
<http://extension.psu.edu/business/farm/marketing/promoting-and-marketing-your-business/farm-stands-101>
- Developing a Road-Side Market – Penn State Extension
<http://extension.psu.edu/business/ag-alternatives/marketing/developing-a-roadside-farm-market>
- Agritourism Planning for Farmers – NHDAMF
<http://agriculture.nh.gov/divisions/agricultural-development/experience.htm>

Community Supported Agriculture (CSA)

- CSA operations vary with every farm
- CSA customers pay for their “share” at the beginning of the season – in turn, you have money to buy seeds, fertilizer, etc.
- Typically, the farm provides a weekly share of their products – the products will vary with what is in season
- Customers can pick up their shares at the farm, central location, or be delivered
- You know how many customers you will have for the season and can produce accordingly
- Customers will be very interested in your production methods and your farm
- Very seasonal operation for NH production
- Community Supported Agriculture (CSA) – Penn State Extension
<http://extension.psu.edu/business/ag-alternatives/marketing/community-supported-agriculture-csa>
- CSA Toolkit – UConn Extension
http://newfarms.extension.uconn.edu/wp-content/uploads/sites/848/2015/11/CSA-Guide_FINAL_0929151.pdf

Wholesale Markets

Many options for a farm to wholesale their products, such as to: restaurants, groceries/supermarkets, cooperatives, schools, hospitals, other farmers, buyers/brokers, food hubs, auctions, etc.

Some Wholesaling Elements:

- Wholesaling typically involves bulk sales – you may have less control over the price you receive and probably won’t get the full value of the consumer dollar
- Typically requires a lot of delivery & trucking
- Often requires time spent on the phone with dealers or potential customers
- Know the requirements of these different markets such as packaging, size & grading requirements; see sheet “4 - Marketing Strategies & Regulations.”
- Required certifications in the wholesale market, such as GAP certification & following the rules of FSMA; see sheet “7 - Licenses, Registrations & Certifications.”
- No need for farm stand, parking lot, and less advertising

- NHDAMF Agricultural Development publishes many directories/brochures that you can list your farm in for free, such as the Farm Stand Directory or the CSA Directory.
<http://agriculture.nh.gov/publications-forms/agricultural-development.htm>
- To Market, To Market – Rutgers
<http://aesop.rutgers.edu/~farmmgmt/marketing/tomarket.pdf>
- The Legal Guide for Direct Farm Marketing – Drake Ag Law Center
<http://directmarketersforum.org/>
- Farm Answers – Marketing
<https://farmanswers.org/LibraryList/marketing>

4 - MARKETING STRATEGIES & REGULATIONS

Marketing is the process that companies use to get consumers interested in the items they're selling.

Marketing Elements:

- Product - quality, packaging, labeling, availability, development
- Promotion & Advertising – signs, flyers, social media, word-of-mouth, radio, etc.
- Branding – choose a brand and stick to it
- Pricing – see sheet “5 - Pricing Your Farm Products”
- Place (location) – of products, of store, of staff, etc.
- Specify target markets – market research, current trends, sample current customers (demographics, geographical areas, lifestyle, occupation, etc.)
- Analyze competition
- Determine, then satisfy customer needs
- Business cards – carry them with you always
- Education – for your customers, for you
- Assessing Your Market Potential – Guide to Farming in NY
<http://www.nebeginningfarmers.org/2012/04/23/23-assessing-your-market-potential/>
- Marketing – Small Business Administration (SBA)
<https://www.sba.gov/managing-business/running-business/marketing>

Marketing Plan

A Marketing Plan is typically one part of a full business plan. Like all parts of the business plan, it can be pared down or filled with details for a complete plan that you are taking to your lender.

- Market Plan Research & Sample Plans – Guide to Farming in NY
<http://www.nebeginningfarmers.org/farmers/selling/marketing-tutorial/market-plan-examples-and-data-sources/>
- Crop Marketing Plan – Penn State Extension
<http://extension.psu.edu/business/farm/marketing/commodity/crop-marketing-plan>
- Developing a Marketing Plan for Your Farm – Oregon State Extension
<http://extension.oregonstate.edu/sorec/sites/default/files/documents/MarketingPlan.pdf>

Marketing Regulations:

Commodity	Agency	Website
Apple Grading	NHDAMF Div. of Regulatory Services	http://agriculture.nh.gov/publications-forms/documents/apple-labeling.pdf
Eggs	NHDAMF Div. of Regulatory Services	http://agriculture.nh.gov/divisions/regulatory-services/faq-eggs.htm
Homestead License	NH Dept. of Health & Human Services	http://www.dhhs.nh.gov/dphs/fp/sanitation/homestead.htm
Honey	NHDAMF Div. of Regulatory Services	http://agriculture.nh.gov/publications-forms/documents/honey-guidelines.pdf
Laws & Rules - NH Agriculture	NHDAMF	http://agriculture.nh.gov/laws-rules/index.htm
Maple Grading	NHDAMF Div. of Regulatory Services	http://agriculture.nh.gov/publications-forms/documents/maple-grade-guide.pdf
Maple Grading	NH Maple Producers Association	http://www.nhmapleproducers.com/how-to-make-maple-syrup/maple-syrup-grades/
Milk Production & Dairy Sanitation	NH Dept. of Health & Human Services	http://www.dhhs.nh.gov/dphs/fp/dairy/index.htm
Organic Certification	NHDAMF Div. of Regulatory Services	http://agriculture.nh.gov/divisions/regulatory-services/organic.htm
Plants	NHDAMF Div. of Plant Industry	http://agriculture.nh.gov/divisions/plant-industry/nursery-plant-dealers.htm
Poultry & Rabbit (uninspected)	NHDAMF Div. of Regulatory Services	http://agriculture.nh.gov/divisions/regulatory-services/rabbit-poultry-registration.htm

Additional Information on Regulations:

- NHDAMF Div. of Regulatory Services Publications – Regulation of Farm Commodities
<http://agriculture.nh.gov/divisions/regulatory-services/farm-commodity-regulation.htm>
- NHDAMF Div. of Weights & Measures – Scale Certification & Inspection
<http://agriculture.nh.gov/divisions/weights-measures/index.htm>
- Selling Agricultural Commodities at Farmers Markets in NH - NHDAMF
<http://agriculture.nh.gov/publications-forms/documents/selling-at-farmers-markets.pdf>

Resources for Organic Farming & Its Regulations:

- NHDAMF Organic Certification
<http://agriculture.nh.gov/divisions/regulatory-services/organic.htm>
- USDA – Organic Agriculture
<http://www.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=organic-agriculture.html>

- NOFA-NH
<http://nofanh.org/>
- Rodale Institute
<http://rodaleinstitute.org/>
- Guide for Organic Crop Producers – USDA Organic
https://www.ams.usda.gov/sites/default/files/media/Guide%20for%20Organic%20Crop%20Producers_0.pdf
- Farm Answers – Organic
<https://farmanswers.org/LibraryList/production?pt=Organic>

General Marketing Info:

- Variety of Marketing Tips and Info – Cornell Small Farms Program
<http://smallfarms.cornell.edu/resources/marketing/>
- Farm Answers – Marketing
<https://farmanswers.org/LibraryList/marketing>
- Penn State Extension - Marketing
<http://extension.psu.edu/business/start-farming/marketing>
- Marketing, Business & Risk Management – ATTRA fact sheets
<https://attra.ncat.org/marketing.html>

5 - PRICING YOUR FARM PRODUCTS

New farmers often struggle with how to determine the value of their farm products. Here are a few tips and great resources to help you calculate and decide prices for your farm products.

- Price must reflect the product's value to the customer.
- Price should be high enough to cover costs and enable the business to make a reasonable return, but also allow for modest losses in sales and be considered fair.
- Keep in mind that not everyone's costs and inputs are the same.

Price depends on:

- Business costs
- Customer demand
- Market trends
- Competition

How to Price Your Farm Products:

- Pricing Farm Products – Guide to Farming in NY
<http://www.nebeginningfarmers.org/2012/04/24/24-pricing-farm-products/>
- Product Pricing: What Do I Charge? – Penn State Extension
<http://extension.psu.edu/business/farm/marketing/promoting-and-marketing-your-business/product-pricing>
- Pricing Your Farm Products – University of VT
http://www.uvm.edu/newfarmer/marketing/marketing_resources/Pricing_RAFFL.pdf
- Marketing Toolshed: Pricing Information – University of VT
http://www.uvm.edu/newfarmer/?Page=marketing/price/pricing_index.html&SM=marketing/sub-menu.html

Local Pricing:

- NHDAMF Weekly Market Bulletin – Local pricing for Wholesale Eggs, Bulk & Retail Grain Prices, Livestock Auction prices – Note: there is an annual fee to receive this publication
<http://agriculture.nh.gov/market-bulletin/>
- USDA AMS Market News
<https://www.ams.usda.gov/market-news>
- USDA AMS Specialty Crops Terminal Markets Standard Report – See “Boston, MA” for the Boston Terminal Markets daily prices
<https://www.ams.usda.gov/market-news/fruit-and-vegetable-terminal-markets-standard-reports>

6 - AGRICULTURAL LAWS & LEGALITIES

Agricultural Laws & Rules

Visit the links below for information on agricultural laws and regulations in NH and in the nation.

Organization	Description	Website
NH Dept. of Agriculture, Markets & Food	Listing of laws & rules pertaining to NH agriculture	http://agriculture.nh.gov/laws-rules/
NH General Court	Lookup current and past bills in the legislature and view their full text. Also, lookup who represents you in the NH Legislature.	http://www.gencourt.state.nh.us/
NH - Cities and Towns	Directory for your city or town. *Check with your city/town for any local agricultural laws & rules.	https://www.nh.gov/municipal/
United States Dept. of Agriculture (USDA)	National Laws and Regulations	http://www.usda.gov/wps/portal/usda/usdahome?navid=LAWS_REGS&navtype=SU

A Note on Legal Issues:

If you are having legal issues with a neighbor, partner in your business, employee, etc., we recommend hiring a professional to resolve your issues. If you have agreements to lease land or property, be sure to have it in writing and have both parties sign. (See sheet “15 – Finding Farmland” for examples of lease contracts).

Legal Issues Resources:

- NH Agricultural Mediation Program - NHAMP, a USDA program, provides mediation services to the agricultural community to help resolve disputes before they end up in court.
<http://nhamp.emcenter.org/>
- Legal Issues - Farm Answers
https://farmanswers.org/LibraryList/legal_issues

7 - LICENSES, REGISTRATIONS & CERTIFICATIONS

Marketing Regulations

See sheet “4 – Marketing Strategies & Regulations.”

Organic Certification:

- NHDAMF Organic Certification Program:
<http://agriculture.nh.gov/divisions/regulatory-services/organic.htm>
- NOFA-NH – a non-profit membership organization for local, organic farming and food:
<http://nofanh.org/>
- USDA Agricultural Marketing Service (AMS) – Organic Standards
<https://www.ams.usda.gov/grades-standards/organic-standards>
- USDA Organic Agriculture
<http://www.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=organic-agriculture.html>

Pesticide Licensing:

When using pesticides, the *Label is Law* – make sure you read it!

- For more information on becoming certified, visit the NHDAMF Div. of Pesticide Control:
<http://agriculture.nh.gov/divisions/pesticide-control/index.htm>
- For more information on training and continuing education credits, visit UNH Cooperative Extension’s Pesticide Safety Education Program:
<http://extension.unh.edu/Agriculture/Pesticide-Safety-Education-Program>

Vehicle Registration and Ag/Farm License Plate Information:

- NH Dept. of Safety Division of Motor Vehicles: Vehicle Registration
<https://www.nh.gov/safety/divisions/dmv/registration/index.htm>
- NH Dept. of Safety Division of Motor Vehicles: License Plate Types
<https://www.nh.gov/safety/divisions/dmv/registration/plates.htm>

8 - ESTABLISHING YOUR BUSINESS WITH NH STATE

A Few Key Steps:

- Decide what type of business structure you want to form – sole proprietor, partnership, LLC, corporation, etc.
- Register your trade name with the state (what you want to call your business)
- Apply for a tax ID number (EIN) – not necessarily needed for sole-proprietors
- Get some business advice from one of the organizations below or fellow farmers
- Start farming! – but also keep good records of what you are doing; see sheet “12 – Record Keeping”

Visit the links below for some information on starting a business in the state of New Hampshire.

Organization	Information	Website
Internal Revenue Service (IRS)	Apply for an Employer Identification Number (EIN)	https://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Apply-for-an-Employer-Identification-Number-%28EIN%29-Online
NH Economic Development	Business information and assistance	http://www.nheconomy.com/
NH Secretary of State – Corporation Div. Forms and State Laws	Trade Name Registration	http://sos.nh.gov/formslaws.aspx
NH Secretary of State – Corporation Division	FAQs - including information on how to form an LLC	https://www.sos.nh.gov/corporate/faqs.html
NH Small Business Development Center (NHSBDC)	Information on starting a small business.	http://www.nhsbdc.org/
NHSBDC	Choosing the Legal Form of Your Business	https://www.nhsbdc.org/choosing-legal-form-your-business
NH State	Resources for starting a business in NH	https://www.nh.gov/business/index.html
US Small Business Administration (SBA)	Information on starting and managing a small business.	https://www.sba.gov/

9 - RISK MANAGEMENT STRATEGIES

Insurance

Farms encounter and create risks every day simply by operating their businesses. If you are currently in business or deciding to start an agricultural business, insurance should be part of your risk management strategy. The primary goal of risk management and insurance is to protect your assets from claims and lawsuits that may result from injury to persons or damage to property from accidents that are associated with your business.

Some of the more popular types of insurances for agricultural business owners are:

- business liability insurance
- crop insurance
- disability insurance
- health insurance
- life insurance
- property insurance
- worker's compensation insurance

Note: There are some insurance discount programs for farmers in association with NH Farm Bureau. Contact their office at (603) 224-1934 for details.

For some general information about types of insurance & reducing your liability:

- Guide to Farming in NY: Farm Risk Management
<http://www.nebeginningfarmers.org/2012/04/05/5-farm-risk-management/>
- CT Agricultural Business Mgt. Guide – see page 64
http://www.ctfarmrisk.uconn.edu/index_106_306926045.pdf

Farm Risk Management Resources:

- USDA Risk Management Agency (RMA)
www.rma.usda.gov
- UNH Cooperative Extension Risk Management
<http://extension.unh.edu/Ag-Natural-Resource-Businesses/Risk-Management>
- NHDAMF Risk Management
<http://agriculture.nh.gov/crop-insurance/risk-management.htm>
- Ag Risk & Farm Management Library
<http://www.agrisk.umn.edu/>
- CT Farm Risk Management
<http://www.ctfarmrisk.uconn.edu/index.php>

10 - MANAGING EMPLOYEES

When managing employees be sure to **keep records**, and good ones at that! (See sheet “12 - Record Keeping” if you need some tips).

Labor Laws as Related to Agriculture:

- Federal Department of Labor
<https://www.dol.gov/whd/regs/compliance/whdfs12.pdf>
- NH Department of Labor – Child Labor Laws
<https://www.nh.gov/labor/documents/child-labor-below-18.pdf>
- NH Department of Labor
<https://www.nh.gov/labor/index.htm>

Payroll Things You Must Know:

- Issuing paychecks (weekly, bi-weekly or monthly)
- Filing quarterly reports (state and federal)
- Withholding employee taxes and promptly paying using electronic remittance portals
- Issuing W-2's at year end
- Considering the taxability of various deductions
- Managing employees' health and pension plan contributions
- Understanding the proper set up if using some form of computer program
- Interfacing with time tracking systems
- Handling timing and due dates for all tax payments and returns
- For information on payroll and other farm related taxes, see sheet “11 – Farm Taxes.”

*If this seems daunting, we suggest that you hire a service to take care of it for you.

Some Payroll Service Options:

Payroll Company	Website
Access Payroll Services	www.accesspayrollservices.com/
ADP	www.adp.com
Farm Credit East	https://www.farmcrediteast.com/Products-and-Services/Payroll-services/Payroll-Contact.aspx
Paychex	http://www.paychex.com/

- **Farm Employee Management** – Iowa State Extension:
<https://www.extension.iastate.edu/agdm/wholefarm/html/c1-74.html>
- **Risk Mgt. Legal Guide Videos** – UNH Cooperative Extension
<http://extension.unh.edu/Risk-Management-Legal-Guide-Video-Series>
- **Managing Employees** – multiple documents on Farm Answers
https://farmanswers.org/LibraryList/managing_employees
- **Safety and Training** – OSHA Requirements and Suggestions:
<https://www.osha.gov/dsg/topics/agriculturaloperations/generalresources.html>
- **Evaluation** – employee evaluation should be job specific; consistency, honesty and guidance are key. There are free resources online to get you started:
<http://www.sampletemplates.com/business-templates/employee-evaluation-form.html>

11 - FARM TAXES

We generally suggest that you seek professional assistance when preparing your farm taxes. Since a farm business has many variables, a professional will be able to help you understand which items apply to your business and which ones do not. This is not to say that you can't do them yourself – it will just require a lot of research and effort.

Federal Income Tax

Schedule C or F: When you sell livestock, produce, grains, or other products, the entire amount you receive and the costs associated with its purchase and production should be reported on a **Schedule F** income tax form.

If your business activities were *non-agricultural*, they must be reported on a **Schedule C**. An example of non-agricultural business would be a produce retailer who purchased wholesale and sold retail and did not grow anything. If your farm has a sub-enterprise like a gift shop, restaurant, or bed & breakfast then the income and costs associated with that activity would have to be reported on a Schedule C. ([Guide to Farming in NY](#))

- Farmer's Tax Guide (IRS Publication 225) - Federal Farm Income Taxes
<https://www.irs.gov/uac/about-publication-225>
- Schedule F: Profit or Loss from Farming
<https://www.irs.gov/uac/schedule-f-form-1040-profit-or-loss-from-farming>
- Schedule C: Profit or Loss from Business
<https://www.irs.gov/uac/schedule-c-form-1040-profit-or-loss-from-business>
- Agricultural Tax Center – Federal
<https://www.irs.gov/businesses/small-businesses-self-employed/agriculture-tax-center>

Federal Employers Tax

- Agricultural Employer's Tax Guide (IRS Publication 51) – Federal
<https://www.irs.gov/uac/about-publication-51>
- Employer Requirements for Payroll - CT Agricultural Business Mgt. Guide – see page 53
http://www.ctfarmrisk.uconn.edu/index_106_306926045.pdf
- Independent Contactor or Employee?
<https://www.irs.gov/businesses/small-businesses-self-employed/independent-contractor-self-employed-or-employee>
- Apply for an Employer Identification Number (EIN)
<https://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Apply-for-an-Employer-Identification-Number-%28EIN%29-Online>
- Payroll and Worker Documentation - Guide to Farming in NY
<http://www.nebeginningfarmers.org/2012/04/19/19-payroll-and-worker-documentation/>

NH State Taxes

- NH Dept. of Revenue Administration – Business Taxes
<http://revenue.nh.gov/businesses/index.htm>
- Property Taxes: Contact the town hall where your property is located for more information about rates, payment schedules, etc.
- Vehicle Taxes: Because registering a vehicle in New Hampshire is a two-part process, there are fees due to both the town/city and to the State. For an explanation of fees, please see RSA 261:141 for state fees, and RSA 261:153 for town/city fees. In addition to the registration fees, there is an \$8.00 plate fee for the first time you order plates.
<https://www.nh.gov/safety/divisions/dmv/registration/vehicle.htm>

“Tax Breaks” for Farmers

You can get a “break” on your NH property taxes if your land is in Current Use. **The purpose of Current Use in New Hampshire is to preserve open space** - a property tax strategy helping landowners keep their land undeveloped.

- NH Current Use Law – RSA 79-A:
<http://www.gencourt.state.nh.us/rsa/html/NHTOC/NHTOC-V-79-A.htm>
- NH Dept. of Revenue – Current Use
<http://www.revenue.nh.gov/current-use/index.htm>
- UNH Cooperative Extension – Overview of Current Use Assessment RSA 79-A
http://extension.unh.edu/resources/files/Resource000976_Rep1099.pdf

Other Farm Tax Resources:

- Farm Credit East offers Tax Services for agricultural businesses:
<https://www.farmcrediteast.com/Products-and-Services/Tax-Services.aspx>
- UNH Cooperative Extension’s Agricultural Business Management team offers many workshops and events throughout the year that pertain to farm business management.
<http://extension.unh.edu/Business/Agricultural-Business>
- Farm Answers – Tax Resources
<https://farmanswers.org/LibraryList/taxes>

12 - RECORD KEEPING

Records are important to the financial health of your farm and are a very good management tool. They are essential for preparing income tax returns; submitting to lenders to make loan decisions; for establishing eligibility to participate in government programs; and for planning for the future and learning from the past.

A Few Key Records to Keep:

- Accounting records
- Assets purchased/sold – equipment, livestock, land, etc.
- Business contracts
- Crop records – planting, harvest, seed, crop rotation, fields cropped, yields, etc.
- Customer information
- Daily/Weekly lists of things-to-do
- Financial records – income & expenses, financial statements, etc.
- Frequently used phone numbers & addresses
- Insurance information
- Licenses, Registrations, and Certifications
- Livestock data
- Pest data
- Pesticide application records
- Property purchased or land lease contracts
- Soil analysis
- Tax records
- Water tests
- And many other records!

Record Keeping Article	Website
CT Agricultural Business Mgt. Guide: Record Keeping – page 25	http://www.ctfarmrisk.uconn.edu/index_106_306926045.pdf
Establishing and Using a Farm Financial Record-Keeping System	http://articles.extension.org/pages/11140/establishing-and-using-a-farm-financial-record-keeping-system
Evaluating Farm Accounting Software	https://www.extension.iastate.edu/agdm/wholefarm/html/c6-32.html
Hobby Farms: 7 Crop Record-Keeping Charts	http://www.hobbyfarms.com/7-crop-record-keeping-charts-5/
Keep Your Farm Profitable with 6 Record-Keeping Tips	http://www.farmmanagement.pro/farm-profitable-keeping-tips/
New England Farm Account Book (spreadsheet for farm income/expenses)	https://extension.umaine.edu/livestock/related-resources/
Northeast Beginning Farmers Project: Record Keeping	http://www.nebeginningfarmers.org/2012/04/15/15-record-keeping/
Record Keeping Templates for Farms	https://www.carolinafarmstewards.org/record-keeping/

13 - BORROWING FINANCES

By far, the most appropriate source of money for your new farm is your own cash – no loans, no home equity, no family loans, and no credit cards. Relying on loans substantially (or entirely) puts your farm dreams at too great a risk. It is worth the patience to build up your own farm start-up account.

*Important: Set aside the personal cash you have available for your farm in a separate bank account called your “farm account.” Use this money judiciously for your start-up expenses. When you earn income from the sale of farm goods, replenish this farm account and continue buying what you can afford for your farm. ([Guide to Farming in NY](#))

If you reach the stage where you’re ready for a loan, you will need to present potential investors or lenders with a solid business plan that exhibits a realistic strategy for paying it off. The list below are some of the most common capital lenders for NH new and beginning farmers. (Please note: the list below does not imply endorsement of any of the businesses).

Lenders	Website
Farm Credit East	https://www.farmcrediteast.com/
Farm Financing Options - The Carrot Project	http://thecarrotproject.org/farmer_resources/farm_financing_options
FarmStart - Farm Credit East & Yankee Farm Credit	https://www.farmcrediteast.com/Products-and-Services/FarmStart-and-Other-New-Farmer-Information.aspx
Kiva Zip	https://zip.kiva.org/
Local Commercial Banks	
NH Community Loan Fund	https://www.communityloanfund.org/
Slow Money	https://slowmoney.org/
USDA Farm Service Agency (FSA) Farm Loan Programs	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/
Yankee Farm Credit	www.yankeeaca.com

There are several documents that you should be prepared to provide when applying for a loan:

- Resume
- Income Tax Returns
- Financial Statements
- Balance sheet
- Profit and Loss Statement
- Cash Flow
- Titles to Real Estate and Personal Property
- Serial Numbers and Identification of New Equipment Purchases

- Terms and Conditions of Outstanding Loans
- Collectible Notes and Accounts Receivable
- Third Party Option on Crop Yields
- Map of Fields and Cropping Plans & Lease Agreements
- Insurance Policies
- Sales Contracts
- Business Plan

Credit

In order to borrow money, such as to buy a farm or farmland, you need to have a credit score established. Some of the easiest ways to get credit are by opening a credit card and paying it off monthly or by borrowing a small amount of money through your local lender. By the time you want to make a larger purchase, you will hopefully have a good credit score and lenders will be willing to work with you. Most lenders will run a search for your credit report to gauge your repayment ability.

A **credit score** is a number that is used to predict how likely you are to pay back a loan on time.

A **credit report** contains information about your credit - and some bill repayment history - and the status of your credit accounts.

➤ Tips on keeping a good credit score:

<http://www.consumerfinance.gov/askcfpb/318/how-do-i-get-and-keep-a-good-credit-score.html>

The Five C's of Credit:

1. **Character** – Your credit history and business reputation.
2. **Capacity** – Your sources and ability to repay the loan out of business cash flow.
3. **Capital** – Your financial commitment is the business' starting net worth.
4. **Collateral** – Most lenders will require collateral to cover the loan in the event you do not or cannot repay the loan in full. The lender in lieu of payment can take your collateral such as a home or piece of equipment. ([CT Ag. Business Mgt. Guide](#))
5. **Conditions** – Lenders may want to know how you plan to use the money and will consider the loan's purpose, such as whether the loan will be used to purchase a vehicle or other property.

For more information on grants and program funding, see sheet “19 – Program Funding & Grants.”

14 - INFRASTRUCTURE CONSIDERATIONS & LARGE PURCHASES FOR YOUR FARM

Evaluating Your Farm's Infrastructure

Different farm enterprises will require different types of infrastructure, equipment, and resources. It is important to have a good idea of what supporting infrastructure your operation will require and to inventory what exists.

- Buildings
 - Fencing
 - Pasture for Horses or Livestock
 - Water Supply
 - Power Source
- Guide to Farming in NY - Infrastructure Considerations:
<http://www.nebeginningfarmers.org/2012/04/03/3-infrastructure-considerations/>
- Cornell Gardening Resources - Deer Defenses:
www.gardening.cornell.edu/factsheets/deerdef/

Other Large/Costly Farm Purchases

- Livestock
- Property/ Farmland – see sheet “15 – Finding Farmland”
- Equipment
- Seed
- Fertilizer
- Chemicals
- (There are many local dealers of farm products in NH as well as national companies).

We can't stress enough: talk with other farmers and network with others in agricultural organizations; these people will undoubtedly be able to help you figure out where you need to get started and answer some of your burning questions. See and sheets in “Part 5: Resources & General Information” to find agricultural organizations that you can speak to about your questions.

15 - FINDING FARMLAND

There are a few ways to go about finding farmland:

- Talk to a neighbor with tillable land and lease/buy.
- Find a local farmer that is retiring or downsizing and lease/buy.
- Talk to some of the NH agricultural organizations (see Part 5) to see if they know of any farmland available.
- View the list below of real estate brokers and land listings. (Please note: the list below does not imply endorsement of any of the businesses).

Real Estate Company	Website
Country Folks - Classified Ads	http://countryfolks.com/
Farm Credit East	www.farmcrediteast.com
Farm Service Agency Real Estate for Sale	www.resales.usda.gov/
Farms & Barns Real Estate	http://www.farmsandbarns.com/
Land and Farm	http://www.landandfarm.com/
Land For Good	http://landforgood.org
LandLink Programs in US - CFRA	http://www.cfra.org/resources/beginning_farmer/linking_programs
MLS Residential Search	http://realtor.com/
NE Small Farm Institute – NE LandLink	http://www.smallfarm.org/main/for_new_farmers/new_england_landlink/
New England Farmland Finder	http://newenglandfarmlandfinder.org/
NH Conservation Real Estate	http://www.nhconservationrealestate.com/

Site Selection

Important things to consider when choosing a site for your farm:

- Location, Location, Location...
- Soil – type, texture, nutrients, pH, drainage, perform soil tests
- Climate – hardiness zone, rainfall, frost-free days, growing degree days
- Infrastructure, buildings, fencing, etc.
- Zoning regulations – check with town hall; is land in current use?
- Size & acreage appropriate to your operation
- Accessibility to the land
- Water available/access
- History of the land and its previous uses
- Sensitive areas (environmentally sensitive, wetlands, water bodies, schools, etc.)
- Wildlife, deer, and pest pressure
- Community

- Evaluating Land Tutorial:
<http://www.nebeginningfarmers.org/farmers/land/land-environment-facilities-tutorial/>
- Land For Good – Toolbox For Farm Seekers:
<http://landforgood.org/resources/toolbox/toolbox-farm-seekers/>

Leasing Land for Farming

Finding good farmland to lease may be as challenging as finding good farmland to purchase. You may find that people will respond to ads placed in small community papers, farm papers or in county Extension newsletters. Contacting owners of a desirable property by personal letter and/or phone call can be effective too. Also, check with area realtors and farmers. Once you find some possible properties to lease, consider what it will take to bring the land into production. It is important to find a site that matches the production requirements of the enterprise you want to develop.

Get Contracts in Writing: A written lease or agreement is a good idea whether you are paying rent, working on shares or permitted to use the land free of charge. A lease will specify the terms under which the renter and the owner will operate. The main goal of a lease is to develop a fair agreement understood by both parties. Landowner and tenant needs and goals should be identified. ([Guide to Farming in NY](#))

Examples of Agricultural Lease Agreements:

- Ag Lease 101:
<http://aglease101.org/default.aspx>
- Columbia Land Conservancy:
<http://clctrust.org/explore/support-for-agriculture/resources/sample-leases/>

16 - LEARNING ABOUT AGRICULTURE

There are many ways you can learn about NH agriculture whether you are new to the ag industry or would like to broaden your ag knowledge base. UNH Cooperative Extension holds a variety of workshops and events year-round and are a great place to start your search for learning. See sheet “17 - UNH Cooperative Extension” for more information about the extension service. If you are interested in a college degree program, the University of New Hampshire is a land-grant university and has many programs of study related to agriculture. There are also other universities in the Northeast with agricultural programs and you are sure to get an excellent education from them all.

Other ways you can learn about what’s going on in NH agriculture are workshops and events put on by agricultural industry groups. See sheet “21 - Networking and Opportunities” to look into an organization that you could join and participate in their events.

17 - UNH COOPERATIVE EXTENSION



University of
New Hampshire
Cooperative Extension

About: UNH Cooperative Extension brings information and education into the communities of the Granite State to help make New Hampshire's individuals, businesses, and communities more successful and its natural resources healthy and productive. For 100 years, our specialists have been tailoring contemporary, practical education to regional needs, helping create a well-informed citizenry while strengthening key economic sectors.

Website: <http://extension.unh.edu/>

Workshops & Events: <http://extension.unh.edu/events/index.cfm>

UNH Cooperative Extension Offices

Belknap County.....	603-527-5475
Carroll County.....	603-447-3834
Cheshire County.....	603-352-4550
Coos County.....	603-788-4961
Grafton County.....	603-787-6944
Hillsborough County.....	603-641-6060
Merrimack County.....	603-796-2151
Rockingham County.....	603-679-5616
Strafford County.....	603-749-4445
Sullivan County.....	603-863-9200
NH State Office.....	603-862-1520
Education Center & Info Line..	1-877-398-4769

Problem Diagnosis and Testing Services

Soil Testing: UNH CE been provides soil analysis and nutrient recommendations to researchers, farmers and homeowners. Forms, test descriptions and cost, contact information, and directions on how to take a sample can all be found on their soil testing page. There is a cost for this service. <http://extension.unh.edu/Problem-Diagnosis-and-Testing-Services/Soil-Testing>

Insect Identification: The UNH Arthropod Identification Center identifies all insects. Samples can be submitted by mail, or in person. View their website for the submission form. There is a cost for this service. <http://extension.unh.edu/Problem-Diagnosis-and-Testing-Services/Insect-Identification-Service>

Plant Diagnostic Lab: The diagnostic services offered by the Lab include identification of plant pathogens, stress-related disorders, and pests. The submission form is on their website and there is a cost for this service. <http://extension.unh.edu/Problem-Diagnosis-and-Testing-Services/Plant-Diagnostic-Lab-Plant-Health-Program>

Veterinary Diagnostic Lab: The NHVDL has identified and selected some testing of agricultural importance that can be offered directly to agricultural producers. Testing information and submission forms are on their website. There are costs for their services. <http://www.nhvdh.unh.edu/tests-fees-forms>

Agricultural Sectors of UNH CE:

- Agriculture Business
- Dairy, Livestock & Poultry
- Field & Forage Crops
- Fruit & Vegetable Production
- Greenhouse & Floriculture
- Integrated Pest Management
- Nursery & Landscape
- Pesticide Safety Education Program
- 4-H/Youth & Family

The UNH Cooperative Extension Agricultural team offers a wide array of workshops & conferences, research and diagnostic services. They also have many newsletters and listservs that you can sign up and receive. Visit their website for more info on these programs: <http://extension.unh.edu/Agriculture>

18 - STATE AND FEDERAL AGRICULTURAL AGENCIES & ORGANIZATIONS

NH State Agencies

Agency	Description	Contact	Helpful Hints For Farmers
NH Department of Agriculture, Markets & Food (NHDAMF)	Mission: To promote agriculture in the public interest and to serve farmers and consumers in the marketplace. The department assures safe and healthy food supplies, provides accurate information on prices and availability of farm commodities and crops and develops markets for the state's farmers.	http://agriculture.nh.gov/	They publish the Weekly Market Bulletin. They have a list of laws and rules pertaining to NH agriculture all in one place. They are a wonderful resource for NH ag related topics.
Division of Agricultural Development	The NHDAMF Division of Agricultural Development works to inform the public of the value of the New Hampshire agricultural industry, including understanding the diversity of businesses and products and to encourage the purchase of local agricultural products.	http://agriculture.nh.gov/divisions/agricultural-development/index.htm	They are the link between producers and consumers. They publish brochures that you can put your NH farm in that gets distributed around the state.
Division of Animal Industry	The NHDAMF Division of Animal Industry is responsible for the control and eradication of contagious and infectious diseases of livestock and poultry in the state.	http://agriculture.nh.gov/divisions/animal-industry/index.htm	Livestock and poultry licensing, etc.
Division of Pesticide Control	The NHDAMF Division of Pesticide Control works to ensure the safe and proper use of pesticides.	http://agriculture.nh.gov/divisions/pesticide-control/index.htm	Start here to get your pesticide applicator license and answer questions about pesticide application.
Division of Plant Industry	The NHDAMF Division of Plant Industry mission is to curtail the spread of invasive insects, plants, and pathogens that may negatively impact the agricultural, natural, and human ecosystems in the State of New Hampshire.	http://agriculture.nh.gov/divisions/plant-industry/index.htm	Resource for all plant industry licensing and pest control
Division of Regulatory Services	The NHDAMF Division of Regulatory Services is responsible for assuring compliance with New Hampshire laws and Department administrative rules governing the marketing of certain farm commodities.	http://agriculture.nh.gov/divisions/regulatory-services/index.htm	Go here for questions about FSMA, GAP Certification, Organic Certification and more.

NH State Agencies

Division of Weights & Measures	The NHDAMF Division of Weights and Measures responsibilities include regulating commodities sold by weight or measure in state commerce, striving to ensure and promote accuracy and equity in the marketplace for both consumers and businesses, as well as the licensing of registered service technicians, weighmasters, and commercial devices.	http://agriculture.nh.gov/divisions/weights-measures/index.htm	Go here to register your scales with the state and have them inspected. They hold scale clinics every spring so that you can be up-to-date with your registration.
NH Department of Health & Human Services (DHHS)	DHHS is responsible for the health, safety and well-being of the citizens of New Hampshire.	http://www.dhhs.nh.gov/	Get information about the homestead food license or about milk sanitation license.
NH Department of Labor	The Department of Labor monitors employers, workers' compensation, and insurance carriers to insure that they are in compliance with New Hampshire labor laws.	http://www.nh.gov/labor/	View labor rules pertaining to agriculture.
NH Department of Transportation (NH DOT)	Mission: DOT strives to maintain a reliable multi-modal transportation system that protects the environment and ensures safe and efficient travel options for residents, businesses, and visitors.	https://www.nh.gov/dot/	Start here to get an EZPass for NH highways. Link to current traffic patterns in the state.
NH Division of Motor Vehicles (NH DMV)	Mission: To enhance public safety on the roadways of New Hampshire by ensuring that our drivers, vehicles, and service providers are properly credentialed and by providing resources for the maintenance of our roadway infrastructure.	https://www.nh.gov/safety/divisions/dmv/	Go here to register your farm vehicles, answer questions about farm & ag plates, and get your driver's license. There are locations all over the state that you can visit.
NH Employment Security (NHES)	NHES has 13 local offices located across the state to provide services to job seekers and employers.	http://www.nhes.nh.gov/	Go here to fill out paperwork for your employees.
NH Fish and Game Department	Guardian of the state's fish, wildlife, and marine resources.	http://www.wildlife.state.nh.us/	Go here for your hunting and fishing licenses.
NH General Court	NH General Court website has links to the NH House of Representatives and the NH State Senate, as well as all information on current and past NH legislation.	http://www.gencourt.state.nh.us/default.htm	View any bill and its text that is currently in the legislature.
Who's Who in NH Agriculture	A booklet of contacts for NH agricultural agencies and organizations published by NHDAMF every year.	http://agriculture.nh.gov/publications-forms/documents/whos-who.pdf	Booklet that has contacts for many agricultural organizations that may not be listed in this publication.

Federal Agencies

Agency	Description	Contact
U.S. Department of Agriculture (USDA)	The USDA provides leadership on food, agriculture, natural resources, rural development, nutrition, and related issues based on public policy, the best available science, and effective management. It is made up of 29 agencies and offices with nearly 100,000 employees who serve the American people at more than 4,500 locations across the country and abroad.	http://www.usda.gov/
USDA Animal & Plant Health Inspection Service (APHIS)	APHIS is a multi-faceted Agency with a broad mission area that includes protecting and promoting U.S. agricultural health, regulating genetically engineered organisms, administering the Animal Welfare Act and carrying out wildlife damage management activities.	http://www.aphis.usda.gov/
USDA Farm Service Agency (FSA)	Mission: To equitably serve all farmers, ranchers, and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans.	http://www.fsa.usda.gov/nh
USDA National Agricultural Statistics Service (NASS)	NASS conducts hundreds of surveys every year and prepares reports covering virtually every aspect of U.S. agriculture. Production and supplies of food and fiber, prices paid and received by farmers, farm labor and wages, farm finances, chemical use, and changes in the demographics of U.S. producers are only a few examples.	http://www.nass.usda.gov/Statistics by State/New Hampshire/
USDA Natural Resources Conservation Service (NRCS)	Mission: To provide leadership and administer programs to help people conserve, improve, and sustain our natural resources and environment.	http://www.nrcs.usda.gov/wps/portal/nrcs/site/nh/home/
USDA Risk Management Agency (RMA)	RMA operates and manages the Federal Crop Insurance Corporation (FCIC). RMA, through FCIC, provides crop insurance to American farmers and ranchers.	http://www.rma.usda.gov/

Federal Agencies

U.S. Department of Labor	Mission: To foster, promote, and develop the welfare of the wage earners, job seekers, and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights.	http://www.dol.gov/
U.S. Environmental Protection Agency (EPA)	Mission: To protect human health and the environment.	http://www3.epa.gov/
U.S. Food and Drug Administration (FDA)	FDA is responsible for protecting the public health by assuring the safety, efficacy and security of human and veterinary drugs, biological products, medical devices, our nation's food supply, cosmetics, and products that emit radiation.	http://www.fda.gov/
Internal Revenue Service (IRS)	The Internal Revenue Service is the nation's tax collection agency and administers the Internal Revenue Code enacted by Congress.	https://www.irs.gov/

19 - PROGRAM FUNDING & GRANTS

The USDA Farm Service Agency (FSA)

The FSA provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership and operating loan funds to beginning farmers and ranchers.

You are encouraged to contact your local FSA Office for more details on this loan program, as well as others.

Find out more information about their loans here: <http://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index>

USDA Farm Service Agency (FSA)	Phone Number
NH FSA State Office	603-224-7941
Cheshire-Sullivan County Office	603-756-2970 ext. 2
Coos-Carroll County Office	603-788-4602 ext. 2
Grafton County Office	603-747-3751 ext. 2
Hillsborough County Office	603-673-1222 ext. 2
Merrimack-Belknap County Office	603-223-6003
Rockingham-Strafford County Office	603-679-4656 ext. 2

USDA Natural Resources Conservation Service (NRCS)

USDA's Natural Resources Conservation Service is the country's largest conservation agency, encouraging voluntary efforts to protect soil, water and wildlife on the 70 percent of America's lands that are in private hands.

NRCS provides technical guidance and financial assistance to solve natural resources problems.

You are encouraged to contact your local NRCS Office for more details on their programs. The state office phone number is (603) 878-7581. Visit this website to find a contact in your county: <http://www.nrcs.usda.gov/wps/portal/nrcs/main/nh/contact/>

Grant Opportunities for Farmers

An increasing number of grant programs are available to farmers from federal or state sources each with specific objectives. Grants fall into the three general types:

1. Grants for business planning, adding value and increasing farm viability
2. Grants for on-farm research and demonstration projects that are mostly production oriented though some include marketing demonstration projects
3. Grants for farm energy conservation, alternative energy, environmental protection/conservation and waste management

Grants are never available to start a farm and are not a reliable strategy for growing your business. Grants may enable you to expand a particular aspect of your business to make your operation more viable or provide funding to try a new practice on your farm.

Grants are highly competitive so apply only if the project you are proposing clearly meets the grantor's objectives. Always find out what kinds of projects were funded in the past to determine if your project is in line with what has been funded. ([Guide to Farming in NY](#))

The Following is a list of Grant Resources for Farmers:

Source	Description	Contact
New Hampshire		
NHDAMF Agricultural Mini-Grant Program	The Agricultural Promotion Mini-Grant Program offers matching grants of up to \$1,000 to organizations that wish to conduct a project focused on promoting New Hampshire agriculture. Grant recipients are selected from a pool of qualified applicants.	http://agriculture.nh.gov/divisions/agricultural-development/grant-program.htm
NHDAMF Specialty Crop Block Grant Program	NHDAMF is eligible to receive funding from the USDA, Agricultural Marketing Service (AMS) under the annual Specialty Crop Block Grant Program (SCBGP). The NHDAMF offers eligible NH organizations the opportunity to apply for a portion of these funds to conduct projects that benefit New Hampshire Specialty Crops.	http://agriculture.nh.gov/divisions/agricultural-development/grant-program.htm
Federal		
Grants.gov	Grants.gov is your place to FIND and APPLY for federal grants. You can search by industry or agency.	http://www.grants.gov/web/grants/home.html
ATTRA Funding Opportunities	This list features sustainable agriculture-related funding information updated weekly and searchable by date and keyword.	https://attra.ncat.org/calendar/funding.php

Fund-A-Farmer	FACT's Fund-a-Farmer Project provides small grants to qualifying humane farmers who need assistance in improving the welfare of their farm animals.	http://www.fundafarmer.org/
Northeast SARE	Grant types: Research & Education Grant, Partnership Grant, Farmer Grant, Professional Development Grant, Graduate Student Grant, and Agroecosystems Research Grants. Applications are typically due in November and awards will be granted the following spring/summer.	http://www.nesare.org/Grants
NRCS Conservation Innovation Grants (CIG)	The Conservation Innovation Grant program (CIG) is a voluntary program intended to stimulate the development and adoption of innovative conservation approaches and technologies while leveraging Federal investment in environmental enhancement and protection, in conjunction with agricultural production.	http://www.nrcs.usda.gov/wps/portal/nrcs/main/nh/programs/financial/
USDA Agricultural Marketing Service	The Local Food Promotion Program (LFPP) offers grant funds with a 25% match to support the development and expansion of local and regional food business enterprises.	https://www.ams.usda.gov/services/grants/lfpp
USDA Rural Development	USDA provides funding opportunities for rural small businesses through loans, loan guarantees, and grants. Apply for the Value Added Producer Grant here.	http://www.rd.usda.gov/programs-services/programs-services-businesses

20 - OTHER GENERAL INFORMATION FOR FARMERS

Topic	Website
Manual of Best Management Practices (BMPs) for Agriculture in NH	http://agriculture.nh.gov/publications-forms/documents/bmp-manual.pdf
Who's Who in NH Agriculture	http://agriculture.nh.gov/publications-forms/documents/whos-who.pdf
U.S. Farm Bill	http://www.usda.gov/wps/portal/usda/usdahome?navid=farmbill
Web Soil Survey	http://websoilsurvey.sc.egov.usda.gov/App/HomePage.htm
GAP – “Good Agricultural Practices”	https://www.ams.usda.gov/services/auditing/gap-ghp
GAP - NHDAMF	http://agriculture.nh.gov/divisions/regulatory-services/gap.htm
FSMA – Food Safety Modernization Act	http://agriculture.nh.gov/divisions/regulatory-services/food-safety.htm
NH Agricultural Mediation Program	http://nhamp.emcenter.org/
NH Farm to Restaurant Connection	http://www.nhfarmtorestaurant.com/resources/
Farm to Institute New England (FINE) - Food Service Toolkit	http://www.farmtoinstitution.org/food-service-toolkit
Tips for Keeping a Good Credit Score	http://www.consumerfinance.gov/askcfpb/318/how-do-i-get-and-keep-a-good-credit-score.html

Commodity Fact Sheets & Publications:

Commodity	Website
Dairy, Livestock & Poultry - UNHCE	http://extension.unh.edu/Dairy-Livestock-Poultry/Fact-Sheets-and-Publications
Field & Forage Crops - UNHCE	http://extension.unh.edu/Crops-Soils/Fact-Sheets-and-Publications
Fruit & Vegetables - UNHCE	http://extension.unh.edu/Agriculture/Fruit-Vegetable-Production
Greenhouse & Floriculture - UNHCE	http://extension.unh.edu/Greenhouse-Floriculture/Factsheets-and-Publications
Nursery & Landscape - UNHCE	http://extension.unh.edu/Nursery-Landscape-Publications-Resources
Penn State Fact Sheets	http://extension.psu.edu/business/ag-alternatives
UMass Agriculture Resources	https://ag.umass.edu/resources/agriculture-resources
UVM Extension Resources	http://www.uvm.edu/extension/agriculture/

21 - NETWORKING & OPPORTUNITIES

There are many ways you can network with other farmers and people with rural life interests in your area! From attending workshops and conferences, to visiting your neighbors and neighboring farms, and becoming a part of an agricultural organization, you are sure to meet lots of new friends and allies. See the list below of some of the great agricultural organizations in our state that you can participate in:

Organization	Description	Contact
New Hampshire Farm Bureau Federation	The New Hampshire Farm Bureau Federation is a membership organization dedicated to advocating for and educating the public about agriculture. NHFBF consists of more than 3,000 families, who are members of the ten organized county Farm Bureaus. By being a member of this “grassroots” organization you have direct access through your county Farm Bureau to establish state and national policy and direction. By working together, members turn Farm Bureau policies into legislative action, accomplishing together what would be impossible to do alone.	https://nhfarmbureau.org/
NH Farm Bureau Associated Women	Any New Hampshire Farm Bureau woman member is eligible and encouraged to participate in the Associated Women. Monthly meetings are held on the first Monday of the month and are moved around the state to accommodate participants and is a way to learn first-hand about our state’s agricultural diversity.	https://nhfarmbureau.org/associated-women/
NH Young Farmers	All agricultural enthusiasts and producers between the ages of 16 to 35, are encouraged to participate in the New Hampshire Farm Bureau Young Farmer program. It is a terrific way to meet others with similar interests in agriculture as well as provides many opportunities to develop professionally and personally. Meetings are held the third Friday of the month.	https://nhfarmbureau.org/membership/young-farmer-program/
New Hampshire State Grange	The Grange is, and has long been, the strongest sustained organizational force working effectively towards attaining a good and full life for all citizens of rural America.	http://www.nhgrange.org
New England Farmers Union	New England Farmers Union works to protect and enhance the economic well-being and quality of life of family farmers, fishermen, foresters, nursery growers and consumers in all six New England states.	http://newenglandfarmersunion.org

Organization	Description	Contact
New Hampshire Farmer's Market Association	The mission of the NHFMA is to educate the general public on the benefits of a healthy lifestyle acquired through locally grown agricultural products. We are dedicated to helping consumers understand the economic, social and ecological benefits of this lifestyle for themselves as well as for local farmers, growers and producers.	http://www.nhfma.net
NH Agriculture in the Classroom	Our goal is increase the agricultural literacy of New Hampshire's youth. Educational materials help to integrate agriculture, food and natural resources into K-12 classrooms. By applying authentic agricultural examples to teach core curriculum concepts in science, social studies, math, language arts and nutrition, student awareness can be improved. These programs cultivate an understanding and appreciation of the food, fiber and fuel systems that we all depend upon every day.	http://www.nhagintheclass.org
NH Made	New Hampshire's leading promoter of great products made in the state. NH MADE members often collaborate with one another, offer member-to-member discounts and camaraderie. NH MADE celebrates and member successes and offers members a chance to network with one another at annual Membership Mixers each year.	http://www.nhmade.com
Northeast Organic Farming Association of NH (NOFA - NH)	NOFA-NH helps farmers, land care professionals, gardeners, herbalists and consumers to GROW through education and collaboration; MARKET organic products and services; and CONNECT to cultivate consciousness and change.	http://nofanh.org
Small & Beginning Farmers	Small and Beginner Farmers of New Hampshire is a farmer to farmer network with the goals of connecting farmers and the community, sharing ideas and information, and accessing technical assistance and agricultural education.	http://www.beginnerfarmers.org/
Town Agriculture Commissions	The purpose of an agricultural commission is to protect agricultural lands, preserve rural character, provide a voice for farmers, and encourage agriculture-based businesses and activities.	http://extension.unh.edu/resources/files/Resource002886_Rep4243.pdf
Who's Who in NH Agriculture	A booklet of contacts for NH agricultural agencies and organizations published by NHDAMF every year. <i>**See this booklet for other organizations that may not be listed above or below.</i>	http://agriculture.nh.gov/publications-forms/documents/whos-who.pdf

Ag Industry/Producer Groups

Ag Industry	Organization	Contact
Aquaculture	NH Aquaculture Association	http://www.nhaquaculture.com/
Beekeeping	NH Beekeepers Association	http://nhbeekeepers.org
Christmas Trees	NH Christmas Tree Promotion Board	http://www.nhchristmastrees.com/
Christmas Trees	NH/VT Christmas Tree Association	http://www.nh-vtchristmastree.org/
Dairy	Granite State Dairy Promotion	http://www.nhdairypromo.org
Dairy	New England Dairy Council	http://www.newenglanddairycouncil.org/
Equine	NH Horse Council	http://www.nhhorsecouncil.com/
Equine	NH Horse & Trail Association	http://www.nhhta.org
Equine	NH Quarter Horse Association	http://www.nhqha.com
Forest Products	NH Timberland Owners Association	http://www.nhtoa.org
Fruit Growers	NH Fruit Grower's Association	http://www.nhfruitgrowers.org
Hogs	NH Pork Producers Council	http://www.nhpork.org
Horticulture	NH Arborists Association	http://www.nharborists.org/
Horticulture	NH Plant Growers Association	http://www.nhpga.org
Landscaping	NH Landscape Association	http://www.nhlaonline.org
Maple	NH Maple Producers Association, Inc.	http://nhmapleproducers.org
Sheep	NH Sheep & Wool Growers Association	http://www.nhswga.com
Winery/Grapes	NH Winery Association	http://www.nhwineryassociation.com

Service Provider eNewsletters & Listservs

Newsletter	Sign-up Here
NH Greenhouse & Floriculture Newsletter	http://extension.unh.edu/Agriculture/Greenhouse-Floriculture
NH IPM Newsletter	http://extension.unh.edu/Newsletters-Email-Alerts
NH Nursery & Landscape Newsletter	http://extension.unh.edu/Nursery-Landscape
NH Vegetable & Fruit Newsletter and/or Listserv	http://extension.unh.edu/Newsletters-Email-Alerts
UMass Fruit & Berry Notes Newsletters	https://ag.umass.edu/fruit/subscribe-to-fruit-publications
UMass Vegetable Notes Newsletter	https://ag.umass.edu/vegetable/vegetable-notes/subscribe
USDA FSA Newsletter	http://www.fsa.usda.gov/FSA/stateoffapp?mystate=nh&area=home&subject=landing&topic=landing
USDA NRCS Newsletter	http://www.nrcs.usda.gov/wps/portal/nrcs/main/nh/newsroom/
VT Vegetable and Berry News	http://www.uvm.edu/vtvegandberry/?Page=newsletters.html
Weekly Market Bulletin for NH	http://agriculture.nh.gov/market-bulletin/index.htm

22 - NATIONAL AND REGIONAL WEBSITES FOR NEW & BEGINNING FARMERS

New Farmer Programs	Website Link
Beginning Farmers	http://www.beginningfarmers.org
Cornell Small Farms Program	http://smallfarms.cornell.edu/
CT Agricultural Business Management Guide	http://www.ctplanningforagriculture.com/pdf/Index_Guide_Pdfs/CTAGBusinessManagementGuide.pdf
CT New Farmer Bucket List	https://www.cfba.org/images/resources/new_farmer_bucket_list_fall_2014.pdf
FarmAnswers.org	https://farmanswers.org/
Guide to Farming in New York	http://www.nebeginningfarmers.org/resources/guides/farming-guide/
How to Start Your Small Farm Dream	http://nesfp.nutrition.tufts.edu/sites/default/files/resources/how_to_begin_your_small_farm_dream.pdf
New England Small Farm Institute	http://www.smallfarm.org/
Resource Guide for VT's New and Aspiring Farmers	http://www.uvm.edu/newfarmer/resourceguide71107.pdf
Start2Farm	http://www.start2farm.gov/
USDA Know Your Farmer	www.usda.gov/knowyourfarmer
USDA New Farmers	www.usda.gov/newfarmers
UVM New Farmer Project	http://www.uvm.edu/newfarmer/

GOOD LUCK!