NEW FARMER TOOLKIT FOR NEW HAMPSHIRE FARMERS

Compiled By:



295 Sheep Davis Road, Concord, NH 03301 (603) 224-1934 | nhfarmbureau.org

TABLE OF CONTENTS

PART ONE: GETTING STARTED	
1 – Am I Ready to Farm?4	
2 - Developing a Business Plan5	
PART TWO: SELLING YOUR PRODUCT	
3 – Market Types	
4 – Marketing Strategies & Regulations10)
5 – Pricing Your Farm Products13	3
PART THREE: RISK MANAGEMENT & LEGALITIES	
6 - Agricultural Laws & Rules14	1
7 – Licenses, Registrations & Certifications15	5
8 – Establishing Your Business with NH State16	5
9 – Risk Management Strategies	7
10 – Managing Employees18	3
11 – Farm Taxes20)
12 – Record Keeping22	2
PART FOUR: ACCESS TO LAND, CAPITAL & OTHER ASSETS	
13 – Borrowing Finances23	3
14 – Infrastructure Considerations & Large Purchases for Your Farm25	5
15 – Finding Farmland26	
PART FIVE: RESOURCES & GENERAL INFORMATION	
16 – Learning About Agriculture28	3
17 – UNH Cooperative Extension29	9
18 – State and Federal Agricultural Agencies & Organizations30)
19 – Program Funding & Grants34	1
20 – Other General Information for Farmers37	7
21 – Networking & Opportunities38	3
22 – National and Regional Websites for New & Beginning Farmers42	2

Revised: 7/17/18

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?

<u>How can I learn to farm?</u> 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

<u>Legal forms of business</u>: 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

<u>Finding Farmland:</u> 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

<u>Where can I get help?</u> 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.