Urban Agriculture

A Participatory Primer Course

Part 5: Financial Management & Resources; Record Keeping

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UF/IFAS – Sarasota County Extension
Outline

• Short Review of Course Syllabus

• Whole Farm Financial Management and Resources
  – Holistic Management Approach
  – Conventional Sources
  – Alternative Sources

• Whole Farm Production Management
  – Record Keeping
  – Online Resources/Apps
Urban Agriculture Certificate Course

Class Topics Sequence

• #1: Introduction and Production Systems
• #2: Business and Marketing Plans
• #3: Regulations and Direct Markets
• #4: Equipment and Tools; Post Harvest Handling
• #5: Financial Resources & Management; Record Keeping

Today’s Topic: #4: Equipment and Tools; Post Harvest Handling
Urban Agriculture Certificate Course
Workshop Topics Sequence

• #1: Container and Hydroponic Growing
• #2: Frost Protection and IPM
• #3: Farmscaping w/ Cut Flowers
• #4: Farm Food Safety Plan
• #5: Composting and Renewable Energy Technologies
Introductory Activity (10 min.)

- World Café Format
  - Collaborative
  - Respectful

- Answer the following:
  - What are financial resources?
  - How would you access financial resources for your Urban Ag plans?

- Form groups of 4 persons. Appoint 1 spokesperson to take notes and report out to the class on your group’s responses, using bulleted descriptors.
Watch this short video “Farming In The Hood III” – see https://www.youtube.com/watch?v=DloHq8p8Kso
Financial Resources For Urban Ag

- Watch the video “Real Wealth - The Eight Forms of Capital” at https://www.youtube.com/watch?v=mJX9a7quWQg
“Building a Sustainable Business” and Holistic Management Concepts

- **Financial Resources = Capital**
- **Types of “Capital” for Success**
  - Monetary
  - Human
  - Nature
- **Goal is to optimize all forms of capital utilized in urban farming**

https://www.misa.umn.edu/publications/buildingasustainablebusiness
Holistic Management (HM) Financial Planning Goals

- Growing Urban Ag profits by managing for profits first...
- Working smarter and not harder...
- Use a whole farm approach...
Holistic Management (HM) Financial Planning Approach

- Conventional Approach
  - Profit $ = Farm Income $ – Total Costs $
- Costs categories
  - Fixed = paid annually whether you grow or not
    - insurance
    - taxes
    - mortgage
    - rental payments
  - Variable = paid in a given year to grow a given crop
    - seed
    - fuel for tillage, cultivation and harvesting
    - hours of labor
Holistic Management (HM) Financial Planning Approach

- **HM Approach**

  1) Plan the estimated gross farm income for the coming year

  2) Plan the profits you need to achieve the quality of life you described in your holistic goal

  3) Make the expenses including both fixed and variable production costs fit
Holistic Management (HM) Financial Planning Approach

HM Approach (continued)

4) Separate expenses into 2 categories

a) **Cost of production** = fixed and variable costs for annual crops production

b) **Cost of reproduction** = what it takes to keep the farm going into the future

(i) investments for maintenance
(ii) funds for improvements
(iii) training
(iv) succession planning
(v) retirement
Holistic Management (HM) Financial Planning Approach

5) Analyze your farming system for ‘weak links’ as the first places to spend time or money

- **Weak link repair examples**
  - *Limited sales of produce*
    - Short term = diversify into another direct market
    - Long term = produce value-added foods
  - *Lack of water for crop production*
    - Short term = install irrigation system
    - Long term = increases soil organic matter

6) Conduct monthly review of expenses & income
Holistic Management (HM)
Financial Planning Approach Summary

Table 1. Distinctions between holistic financial planning and cash flow planning.

<table>
<thead>
<tr>
<th>Holistic</th>
<th>Cash-flow (Conventional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>profit is the goal</td>
<td>production is the goal</td>
</tr>
<tr>
<td>profit is planned first</td>
<td>profit is what’s left over</td>
</tr>
<tr>
<td>expenses put into W I M categories</td>
<td>expenses put in overhead and variable costs</td>
</tr>
<tr>
<td>monthly monitoring to stay on track</td>
<td>annual monitoring?</td>
</tr>
</tbody>
</table>

- W I M categories:
  - Wealth generating expenses
  - Inescapable expenses
  - Maintenance expenses
### “Holistic Management” Financial Planning Contrast Example

<table>
<thead>
<tr>
<th></th>
<th>Conventional</th>
<th>Holistic Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td></td>
<td>150,000</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td></td>
<td>110,000</td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td></td>
<td>62,000</td>
</tr>
<tr>
<td>Capital Expenditures</td>
<td></td>
<td>4,000</td>
</tr>
<tr>
<td>Cash flow</td>
<td></td>
<td>&lt;26,000&gt;</td>
</tr>
</tbody>
</table>

**Cash-flow Budget (Conventional)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>150,000</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>110,000</td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td>62,000</td>
</tr>
<tr>
<td>Capital Expenditures</td>
<td>4,000</td>
</tr>
<tr>
<td>Cash flow</td>
<td>&lt;26,000&gt;</td>
</tr>
</tbody>
</table>

**Holistic Budget**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>150,000</td>
</tr>
<tr>
<td>Debt Service</td>
<td>36,000</td>
</tr>
<tr>
<td>$ Available for Operations</td>
<td>114,000</td>
</tr>
<tr>
<td>Less 25% profit</td>
<td>28,500</td>
</tr>
<tr>
<td>$ Available for Expenses</td>
<td>85,500</td>
</tr>
<tr>
<td>Wealth generating expenses</td>
<td>9,100</td>
</tr>
<tr>
<td>Inescapable expenses</td>
<td>3,400</td>
</tr>
<tr>
<td>$ Available for Maintenance</td>
<td>73,000</td>
</tr>
<tr>
<td>Maintenance expenses</td>
<td>99,000</td>
</tr>
</tbody>
</table>

**Excess maintenance expenses to be cut**: 26,000

*Figure 1. Comparison of budgeting process in holistic & conventional management*
Financial Resources
Introduction

When seeking resources one way to identify if a resource is worth pursuing is to think in terms of what you are seeking funding for. Understanding the business stage and type of business you are in will help to identify appropriate resources.

http://smallfarms.ifas.ufl.edu/planning_and_management/loans_and_grants.html
<table>
<thead>
<tr>
<th>Business stage</th>
<th>Type of business resource need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early</td>
<td>Broad business opportunity; specific business opportunity; technology; research &amp; development; feasibility study</td>
</tr>
<tr>
<td>Start-up</td>
<td>Venture capital; business planning</td>
</tr>
<tr>
<td>Operations/Expansion</td>
<td>Plant &amp; equipment/working capital</td>
</tr>
<tr>
<td>Capacity Building</td>
<td>Management expertise; technical/operational; marketing &amp; sales</td>
</tr>
</tbody>
</table>

http://smallfarms.ifas.ufl.edu/planning_and_management/loans_and_grants.html
Financial Needs And Resources

- Watch the video “A New Family Farmer” at http://cookingupastory.com/a-new-family-farmer
Financial Needs and Resources

- Manual includes USDA financial resources for Urban Ag, as well as nationwide non-USDA information centers
- Describes requirements and guidelines for loan and grant applications
- Provides example budgets for startup urban farms

Financial Needs And Resources
USDA Urban Ag Tool Kit

- Start-up expenses for an urban farm will vary widely by location because many of the components (such as land or utilities) are site-specific.
- Start-up expenses can be broken down into a few categories:
  - Location – land acquisition and assessment
  - Site preparation
  - Structures
  - Equipment
  - Administrative expenses and operating expenses
  - Costs for indoor growing systems, if applicable

Financial Needs And Resources
USDA Urban Ag Tool Kit

- Urban Farm Startup Cost Estimate Table Example:
  Location: Chicago; One acre in-ground operation

<table>
<thead>
<tr>
<th>URBAN FARM SITE PREPARATION</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONNEL</td>
<td></td>
</tr>
<tr>
<td>Project Manager</td>
<td>$7,500</td>
</tr>
<tr>
<td></td>
<td>Subtotal</td>
</tr>
<tr>
<td>LOCATION</td>
<td></td>
</tr>
<tr>
<td>Environmental assessment</td>
<td>$1,000</td>
</tr>
<tr>
<td>Land acquisition</td>
<td>$9,600</td>
</tr>
<tr>
<td>Site plan</td>
<td>n/a</td>
</tr>
<tr>
<td>Rezoning costs</td>
<td>n/a</td>
</tr>
<tr>
<td>Permitting</td>
<td>$275</td>
</tr>
<tr>
<td>Liability insurance</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>Subtotal</td>
</tr>
<tr>
<td>PREPARATION</td>
<td></td>
</tr>
<tr>
<td>Signage</td>
<td>$620</td>
</tr>
<tr>
<td>Fencing</td>
<td>$12,353</td>
</tr>
<tr>
<td>Contamination remediation</td>
<td>variable</td>
</tr>
<tr>
<td>Water connection</td>
<td>$6,178</td>
</tr>
<tr>
<td>Soil</td>
<td>$6,786</td>
</tr>
<tr>
<td>Wood chips</td>
<td></td>
</tr>
<tr>
<td>Tractor labor to spread soil and wood chips</td>
<td>$6,178</td>
</tr>
<tr>
<td></td>
<td>Subtotal</td>
</tr>
</tbody>
</table>

Urban Farm Startup Cost Estimate Table Example (cont.):
Location: Chicago; One acre in-ground operation

<table>
<thead>
<tr>
<th>STRUCTURES</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wash-Pack Station</td>
<td>$2,000</td>
</tr>
<tr>
<td>Greenhouse structures and High Tunnels</td>
<td>$18,000</td>
</tr>
<tr>
<td>Cooler (2 Cool Bot Rooms)</td>
<td>$4,000</td>
</tr>
<tr>
<td>Outdoor storage</td>
<td>$5,500</td>
</tr>
<tr>
<td>Community shade structure</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>$32,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>URBAN FARM SITE PREPARATION ESTIMATE + remediation costs</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROWING &amp; SELLING DURING YEAR 1</td>
<td></td>
</tr>
<tr>
<td>Tools and growing supplies</td>
<td>$12,500</td>
</tr>
<tr>
<td>Vehicle</td>
<td>$5,000</td>
</tr>
<tr>
<td>Utility costs (water &amp; electricity)</td>
<td>$3,000</td>
</tr>
<tr>
<td>Accounting service</td>
<td>$500</td>
</tr>
<tr>
<td>Website - hosting, upkeep, design</td>
<td>$1,800</td>
</tr>
<tr>
<td>Marketing &amp; advertising</td>
<td>$500</td>
</tr>
<tr>
<td>Farmer’s labor</td>
<td>$45,000</td>
</tr>
<tr>
<td>Computer</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$69,300</strong></td>
</tr>
</tbody>
</table>

**URBAN FARM YEAR 1 ESTIMATE + remediation costs**

Note: this estimate does not include contamination remediation costs. Zoning costs are also not included, as Chicago zones for urban agriculture at this time. These costs are a compiled estimate of the average cost of an urban farm in Chicago, based on data from actual farms.
Examples of Key USDA Resources:

Farm Service Agency (FSA)
- farm loan programs for land acquisition
- farm storage facility loan program for cold storage
- delivers commodity, credit, conservation, disaster, and emergency assistance programs that help improve the stability and strength of the agricultural economy, including urban Ag

Natural Resources and Conservation Service (NRCS)
- grants for high tunnels & efficient irrigation

Rural Energy for America Program (REAP)
- grant program for on-farm sustainable energy projects

Financial Needs And Resources
USDA Urban Ag Tool Kit (Cont.)

- Examples of Key USDA Resources (Cont.):
  - Sustainable Ag & Research Education (SARE) Program.
    - provides technical assistance as well as grant funding, for research and education projects in sustainable agriculture, including urban agriculture.
  - Farmers Market Promotion Program & Local Food Promotion Program. (FMPP) and Agricultural Marketing Service (AMS)
    - grants for planning stages of establishing or expanding local food business enterprises, including in urban areas. Activities can include but are not limited to equipment purchase (except brick-and-mortar), market research, feasibility studies, and business planning.

Financial Needs And Resources
USDA Urban Ag Tool Kit (Cont.)

Examples of Key USDA Resources (Cont.):

- **Whole-Farm Revenue Protection (WFRP) Program**
  - provides an insurance policy for all commodities on the farm and is tailored for any farm with up to $8.5 million in insured revenue, including farms with specialty or organic commodities or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

- **Beginning Farmer & Rancher Development Program**
  - grant program that funds projects that provide education, mentoring, and technical assistance to people entering farming and those in the first 10 years of managing a farming operation (requires a 25 % match)

Financial Resources

- USDA ‘Local Food’ Compass Guide – a dynamic Esri-based map interface provides case studies of different local food enterprises and their use of federal funding sources – see

USDA New Farmers Program

- New Farmers is a database of programs and resources for beginning farmers and ranchers in the United States.
- The New Farmers website and program are a project of the National Agricultural Library in partnership with the American Farm Bureau Federation and was developed to assist people new to farming or ranching and those who have less than 10 years experience.

https://newfarmers.usda.gov/
Financial Resources

❖ Farm Credit

➢ The Farm Credit System is a nationwide network and a cooperative credit structure of borrower-owned lending institutions and specialized service organizations typically for rural agriculture communities.

➢ Congress established the Farm Credit System in 1916 to provide a reliable source of credit for the Nation’s farmers and ranchers.

➢ Assistance for urban Ag is possible as demonstrated in 2012 project in Cleveland to establish a thriving, sustainable urban farm economy – see https://www.cobank.com/~/media/Files/Searchable%20PDF%20Files/Newsroom%20Financials/News%20Releases/News%20Releases%202012/GFG%20Final%20Release.pdf
What Is Needed to Process a Loan?

- The more information available at application, the better the chances of a speedy loan process.
- Items currently needed to determine credibility:
  - 3 years tax returns. (Income verification)
  - Current balance sheet.
  - Detailed financial information.
  - Detailed production information.
  - Business plan describing in depth what will be farmed, how it will be marketed, who it will be marketed to and references.

https://farmcreditfl.com
Urban Agroecology: Financial Resources

- Alternative financial resources are available due to organizations focused on community food system and local economy development.

- Potential new “capital” include multiple sources:
  - Social
  - Environmental
  - Economic
Alternative Financial Resources
Examples

Watch the short video “Transition Network Intro” at https://www.youtube.com/watch?v=6yGDkmVLFcl

BankLocal website – “Find a community bank and credit union that invests in local economy, including local Ag, using an ILSR rating system” – see https://banklocal.info/
Microloans

- Historically, microloans – broadly defined as loans under $35,000 made to individuals who couldn’t usually borrow from a traditional bank – have been an emerging market phenomenon, with the work of Nobel prize winner Muhammad Yunus of Grameen Bank seen as leading the way.
- **Kiva Zip** is a pilot program, through which farmers can raise interest free loans.
- In 2014 there are 14 US farmers that raised $10,000 loans through the site, ranging from a second generation apple farmer in Rochester, NY to a seed bank in Hudson Valley, NY.

[https://www.kiva.org/borrow](https://www.kiva.org/borrow)
Alternative Financial Resources
Examples

- Community Supported Business (CSB)
  - You have heard of CSA (Community Supported Agriculture). A CSA is a way for the food buying public to create a relationship with a farm and to receive a weekly basket of produce in season.
  - The concept of CSB is based on the CSA concept and is now becoming a much more widely applied way of getting smaller businesses off the ground, including urban Ag food enterprises.

http://www.startupowl.com/
Financial Resources
Alternative Sources

 INUAg provides recognition and philanthropic support to urban farming innovators and leaders through an annual awards program.

 Each year, they award monetary prizes to urban farmers building better food systems.

 2016 Example Winners

Michigan Urban Farming Initiative, Detroit

Urban Container Gardening, Philippines

Why Farm, Trinidad & Tobago
Financial Resources
Alternative Source Examples

- **Community Foodshed Investments**
  - Slow Money movement - see video “Woody Tasch of Slow Money Unveils the Beetcoin.” at [https://www.youtube.com/watch?v=a0jZBpauVEk](https://www.youtube.com/watch?v=a0jZBpauVEk)
  - Local/Regional Food Economic Development Financing Strategies - see Michael Shuman video at [https://www.youtube.com/watch?v=L-hxJXnBhK8](https://www.youtube.com/watch?v=L-hxJXnBhK8)

- [http://www.slowmoney.org/](http://www.slowmoney.org/)
- [https://www.chelseagreen.com/michael-shuman](https://www.chelseagreen.com/michael-shuman)
Financial Resources
Alternative Sources Examples

❖ Farm Aid

❖ National Good Food Network: Field Guide to New American Foodshed
http://ngfn.org/resources/ngfn-cluster-calls/two-revolutionary-tools-for-beginning-farmers

❖ National Sustainable Agriculture Coalition: Farm Bill Grants
http://sustainableagriculture.net/publications/grasrootsguide/farm-bill-programs-and-grants/
Financial Resources
Alternative Source Example

● Loan Programs from Wholesale Markets

➢ Whole Foods Markets – Local Producer Loan Program – see

• see the short video of Chicago’s first vertical organic aquaponic farm, FarmedHere®, a recipient of Whole Foods Market’s Local Producer Loan Program -
http://www.bing.com/videos/search?q=farmedhere+youtube+video&view=detail&mid=365C1F88B74147150381365C1F88B74147150381&FORM=VIRE
Crowdfunding

Kickstarter (https://www.kickstarter.com/)
• it’s one of a number of crowdfunding platforms for gathering money from the public, which circumvents traditional avenues of investment.
• project creators choose a deadline and a minimum funding goal. If the goal is not met by the deadline, no funds are collected, a kind of assurance contract.
• watch video example for an urban farm project at https://www.kickstarter.com/projects/43522468/urban-farm-collective

Also see an independent crowdfunding video for a Community Farm - https://www.youtube.com/watch?v=5XuY4g5P3yU
Financial Resources
Alternative Source Example

 Crowd-Resourcing

- IOBY (https://www.ioby.org/)
  
  • a non-profit platform that connects leaders with funding and provides campaign management support to make urban neighborhoods safer, greener, more livable and more fun, including Urban Ag projects

  • for an example an urban teaching community garden farmers market project - see https://www.ioby.org/project/chenchita%E2%80%99s-community-garden-farmer%E2%80%99s-market
Review: One Of Our Textbooks

✓ Excellent resource
  – Allows you to explore the topics
  – Comprehensive in scope and applicability
  – Step by step approach
  – Provides case studies

✓ Based on “Holistic Management” Principles
Keeping careful records is essential for a successful Urban Ag enterprise. It will allow you to achieve the following:

- compare actual yields, costs and sales to those projected figures in your business plan
- crop planning
- compare actual monitoring data to monitoring checkpoints established by your planning team
- provide documentation for financing purposes

Today there is a growing resource base of online & software tools to assist you in this task
Record keeping helps in these critical steps!
Whole Farm Management
Record Keeping/Planning

• Online Resources for Production Field Notes
  – IFAS Farm Pocket Notebook – see http://smallfarms.ifas.ufl.edu/pocketnotebook/PocketNotebook.shtml
  – ‘AgSquared’ - see video at http://help.agsquared.com/customer/portal/articles/1101187-quickly-get-started-with-agsquared-video-
Whole Farm Management
Record Keeping/Planning

• Online Resources for Production Field Notes
  – Crop Planning Software – see http://code.google.com/p/cropplanning/
  – ‘Market Farm Forms’ see http://www.beginningfarmers.org/market-farm-forms-information-software-spreadsheets-for-local-marketing-and-csa/
Whole Farm Management
Record Keeping/Planning

• Online Resources for Production Field Calculations
  – Interactive Tools
    (http://www.johnnyseeds.com/interactiveTools.aspx)
  – NRCS Tools – see
Whole Farm Management
Record Keeping/Planning

• Online Resources for Direct Marketing
  – LocallyGrown.net (online Farmers Market) see http://locallygrown.net/
  – CSAware (CSA management) – see http://www.csaware.com/
  – Member Assembler (CSA management) - see http://www.smallfarmcentral.com/member-assembler
Whole Farm Management
Record Keeping/Planning

• Online Resources for Monitoring Agroecosystem Impacts from Management & Climate Change
  – Monitoring Tool Box – see http://landstewardshipproject.org/about/libraryresources/scienceandresearch/monitoringtoolbox
  – USDA Climate Change Program – see http://www.climatehubs.oce.usda.gov/southeast

Watch the video at https://www.youtube.com/watch?v=vAtzuglmNa4
Production Management
Record Keeping/Planning

• Online Resources for Certified Organic Growers
  – CogPro (Record Keeping for Organic Certification) - see https://cog-pro.com/
Production Management
Record Keeping/Planning

Smart Phone Apps

• Cornell Univ. Small Farms Program: Cell Phone Apps – see http://smallfarms.cornell.edu/resources/tools-and-technology/

• Gardening Apps – see (http://mashable.com/2010/04/12/iphone-apps-gardening/)

Watch the video at https://www.youtube.com/watch?v=lg5eDzovFS8
Whole Farm Management
Record Keeping/Planning

• Online Resources for Financial Analysis

– Veggie Compass – see the videos at http://www.ssawg.org/gfp-veggie-compass/
Whole Farm Management
Record Keeping/Planning

• Online Resources for Financial Analysis
  – Local Marketer’s Calculator (Cost analysis of using multiple local markets) – see video at http://agecon.unl.edu/localmarketcalc
THANK YOU . . .
Financial Resources & Production Management

References and Online Resources

- **ATTRA Publications**
  - Business Planning and Marketing - [https://attra.ncat.org/oasdfr/](https://attra.ncat.org/oasdfr/)
  - Successful Record Keeping for Sustainable Agriculture - [https://attra.ncat.org/newsletter/attranews_1105.html](https://attra.ncat.org/newsletter/attranews_1105.html)

- **Beginning Farmers: Funding Sources** - [http://www.beginningfarmers.org/funding-resources/](http://www.beginningfarmers.org/funding-resources/)

- **Carolina Farm Stewardship Association: Record Keeping** - [https://www.carolinafarmstewards.org/record-keeping/](https://www.carolinafarmstewards.org/record-keeping/)

- **Farmers’ Legal Action Group**
Financial Resources & Production Management
References and Online Resources

- Growing for Market: Record Keeping Key to Successful Farming - http://www.growingformarket.com/articles/Record-Keeping-Key-to-Successful-Farming
- Growing Small Farms: Record Keeping - https://growingsmallfarms.ces.ncsu.edu/growingsmallfarms-farmrecords/
- Kerr Center for Sustainable Agriculture - http://www.kerrcenter.com/
- Leopold Center for Sustainable Agriculture - http://www.leopold.iastate.edu/
- National Affordable Housing Association. Urban Farming Information and Resources – see https://www.nahma.org/members/resources/urban-farming-information-resources/
Financial Resources & Production Management

References and Online Resources

• RUAF. Financing Urban Agriculture – see [https://www.ruaf.org/sites/default/files/FINANCING%20URBAN%20AGRICULTURE.pdf](https://www.ruaf.org/sites/default/files/FINANCING%20URBAN%20AGRICULTURE.pdf)
• Seedstock. 2014. Six Innovative Ways to Fund Your Ag Startup or Farm – see [http://seedstock.com/2014/08/07/six-innovative-ways-to-fund-your-ag-startup-or-farm/](http://seedstock.com/2014/08/07/six-innovative-ways-to-fund-your-ag-startup-or-farm/)
• Southern Sustainable Agriculture Working Group: Record Keeping Samples & Templates - [http://www.ssawg.org/gfp-recordkeeping/](http://www.ssawg.org/gfp-recordkeeping/)
• UF/IFAS Small Farm and Alternative Enterprise Program Publications
  – Agriculture Loans and Grants - [http://smallfarms.ifas.ufl.edu/planning_and_management/loans_and_grants.html](http://smallfarms.ifas.ufl.edu/planning_and_management/loans_and_grants.html)
Financial Resources & Production Management

References and Online Resources

• USDA
  • National Agricultural Library: Small Farm Funding Resources [http://www.nal.usda.gov/ric/ricpubs/small_farm_funding.htm](http://www.nal.usda.gov/ric/ricpubs/small_farm_funding.htm)
  • Sustainable Agriculture, Research and Education (SARE): Grants - [https://www.sare.org/Grants](https://www.sare.org/Grants)
Financial Resources & Production Management
Online Video/Webinar Resources

- CAFF - Building Sustainable and Resilient Food Systems” at https://www.youtube.com/watch?v=nIHS2un9XXc
- Farm Sage App – https://www.youtube.com/watch?v=y0KLgTY9_Bk
- Ioby. Let’s Get Started - https://www.ioby.org/about
- Land Stewardship Project - http://landstewardshipproject.org/posts/podcast
- Market Gardening on a Dime - https://www.youtube.com/watch?v=lpSnozbI0Ew
- Record Keeping for Incubator Farms and Farmers - http://www.ssawg.org/gfp-recordkeeping/
- Slow Money. 
  - Youtube Channel Videos - https://www.youtube.com/user/woodytasch
  - “Financing Our Foodshed: Growing Local Food With Slow Money” - https://www.youtube.com/watch?v=qqKva5KoRjQ
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• Urban Farmer In The City – https://www.youtube.com/watch?v=7m2nxfddu3I
• USDA Urban Ag Webinar - https://www.youtube.com/watch?v=GZbTe8V2yo&feature=youtu.be