



University of
New Hampshire
Cooperative Extension

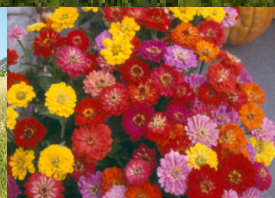
2014 - 2015 Agricultural Business Management

Harvest Your Profits

MEETINGS

WORKSHOPS

CONFERENCES



Presented by the UNHCE Agricultural Business Management Team

Welcome

UNH Cooperative Extension's Agricultural Business Management Team assists agricultural entrepreneurs and business owners like you with business planning, financial management, marketing decisions, and risk management strategies. Working with our team of seasoned specialists, you'll learn how to:

- create sound business plans,
- apply financial analysis techniques to production decisions,
- increase sales by understanding market options and customer demand,
- develop strategies to manage business risks, and
- adopt long-term plans to address asset transfer, business succession, and retirement.

Meet Your Team

The Agricultural Business Management team—Michael Sciabarrasi, Nada Haddad, Kelly McAdam, and Seth Wilner—bring a wealth of knowledge and years of practical experience to every program. They also connect you with state-of-the-art practices currently being developed at UNH Cooperative Extension; the University of New Hampshire; USDA agencies; NH Department of Agriculture, Markets and Food; Farm Credit Associations; and, other private industry organizations and firms.

2014 – 2015 Programs

Find specific information about this year's meetings, workshops, and conferences on the following pages of this booklet. See page 14 for registration details.

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NOV

4

Tuesday

NH Direct Marketing Conference for Agriculture and Natural Resource Business

Tuesday, Nov. 4, 2014
Holiday Inn, Concord, NH

<i>Time:</i>	8:30 a.m. to 4:00 p.m.
<i>Preregistration cost:</i>	\$45 per person (includes lunch)
<i>Cost at door:</i>	\$50 per person (includes lunch)
<i>Level:</i>	Beginner to intermediate
<i>Contact:</i>	Nada.Haddad@unh.edu or at 603-679-5616

Building new markets or expanding established ones? In either case, one rule prevails: Know your customers. In this conference, you'll learn how to retain and expand your customer base and markets. Hear fresh ideas from, and network with, New England professionals and growers who share your passion—and your concerns.

NOV
10
Monday

DEC
4
Thursday

Essential Farm Accounting

Same program at two locations

Monday, Nov. 10, 2014

Rockingham County Complex, Brentwood, NH

Thursday, Dec. 4, 2014

UNH Cooperative Extension, Grafton County, N. Haverhill, NH

Time: 6:00 to 9:00 p.m.

Preregistration cost: \$10 per person

Cost at door: \$15 per person

Level: Beginner to intermediate

Contact: Mike.Sciabarrasi@unh.edu or at
603-862-3234

Financial record keeping can challenge farmers and farm managers who have little formal training. Many farm businesses fail to properly record and use financial information for making crucial decisions. This session will help you spot and avoid errors by learning accounting concepts and practices. You will also understand which reports tell you if the business is profitable and growing.

NOV**17****Monday****DEC****18****Thursday**

Understanding Farm Income Taxes

Same program at two locations

Monday, Nov. 17, 2014

Rockingham County Complex, Brentwood, NH

Thursday, Dec. 18, 2014

UNH Cooperative Extension, Grafton County, N. Haverhill, NH

Time: 6:00 to 9:00 p.m.

Preregistration cost: \$10 per person

Cost at door: \$15 per person

Level: Beginner to intermediate

Recommended: Participation in **Essential
Farm Accounting**

Contact: Mike.Sciabarrasi@unh.edu or at
603-862-3234

Even farmers who don't prepare their own taxes need to know IRS record keeping requirements and tax reporting rules. Learn applicable agricultural income tax laws and the tax implications of your business decisions. Bring your tax questions for the experts.

NOV
19
Wednesday

JAN
28
Wednesday

MAR
19
Thursday

Advanced Farm Management

Same program at three locations

(4 weekly sessions)

Wednesdays, Nov. 19 and Dec. 3, 10, and 17, 2014
Student Conservation Center, Charlestown, NH

Wednesdays, Jan. 28 and Feb. 4, 11 and 18, 2015
Granite State College, Concord, NH

Thursdays, Mar. 19, 26 and Apr. 2 and 9, 2015
Brigham Hill Community Farm, North Grafton, MA

Times: 11:00 a.m. to 3:00 p.m.

Preregistration cost: Application and \$25 per farm

Cost at door: Preregistration only

Level: Intermediate to advanced

Contact: Seth.Wilner@unh.edu or at
603-863-9200

This workshop is for mid-career producers who are serious about building their financial management and strategic marketing skills. Participants will evaluate their businesses' overall financial condition and examine the costs and profitability of individual enterprises. With a handle on production costs, participants will be able to assess their marketing plans and options, revise their product mix, and project next year's profits and cash flow.

DEC**2****Tuesday****JAN****6****Tuesday**

QuickBooks for Farmers

Same program at two locations

(4 biweekly sessions)

Tuesdays and Fridays, Dec, 2, 5, 9 and 12, 2014

Granite State College, Concord, NH

Tuesdays and Thursdays, Jan. 6, 8, 13 and 15, 2015

Granite State College, Claremont, NH

Times:

11:00 a.m. to 3:00 p.m.

Preregistration cost:

\$400 per farm

Cost at door:

Preregistration only

Level:

Beginner to intermediate

Contact:

Seth.Wilner@unh.edu or at
603-863-9200

This four session course will teach producers how to use QuickBooks to manage their farm financial records. Learn how to set up the software, create invoices, enter payments, write checks to pay bills, and produce reports to monitor business performance. Farm Credit East and Yankee Farm Credit tax and record specialists will lead the instruction at their respective sites. Please contact the Farm Credit Association office in your area for information on financial assistance.



Managing Agricultural Income Taxes for Profit

Thursday, Dec. 11, 2014
UNH Cooperative Extension, Hillsborough County, Goffstown, NH

<i>Time:</i>	10:30 a.m. to 2:00 p.m.
<i>Preregistration cost:</i>	\$10 per person
<i>Cost at door:</i>	\$15 per person
<i>Level:</i>	Intermediate to advanced
<i>Contact:</i>	Mike.Sciabarrasi@unh.edu or at 603-862-3234

How do your business decisions affect your tax liability? This session will explain recent tax law changes, as well as, how to avoid common reporting mistakes and better manage income taxes. The session is geared for experienced producers and bookkeepers who want to learn more about farm income taxes.



Farm Estate and Business Succession Planning (NH Small Family Farm Conference)

Wednesday, Jan.14, 2015
Holiday Inn, Concord, NH

<i>Time:</i>	9:00 a.m. to 3:30 p.m.
<i>Preregistration cost:</i>	\$30 per person (includes lunch)
<i>Cost at door:</i>	\$35 per person (includes lunch)
<i>Level:</i>	Beginner to intermediate
<i>Contact:</i>	Mike.Sciabarrasi@unh.edu or at 603-862-3234

Learn estate planning techniques that will preserve assets for your heirs and transfer ownership and management of your farm business to successors. We'll familiarize you with the necessary legal documents and help you get started with this process. It's never too early to address family and business goals and objectives.



Whole Farm Planning for Beginning Women Farmers

(10 weekly sessions)

Tuesdays, Jan. 20, 27, Feb. 3, 10, 17, 24, Mar. 3, 17, 31, and Apr 14, 2015
Littleton, NH (specific site to be determined)

<i>Time:</i>	9:00 a.m. to 3:30 p.m.
<i>Preregistration cost:</i>	Application. Course costs \$150-\$500 on a self-determined sliding scale; partial and full scholarships available with a scholarship application.
<i>Cost at door:</i>	Preregistration only
<i>Level:</i>	Beginner
<i>Registration/ Info Contact:</i>	Kate Kerman at kkerman@phoenixfarm.org or at 603-876-4562
<i>Information Contact:</i>	Seth.Wilner@unh.edu or at 603-863-9200

This course is for women who are in the first 10 years of farming. It is most effective for farmers who have been in production for at least a year or two, but women planning a farming operation have also found it helpful. It is not a course on production, but on whole farm planning. Participants will meet for ten sessions on topics that include goal setting; financial, business, and marketing plans; land and infrastructure planning; soil fertility; and planned grazing. Participants are provided with a mentor and a network of other beginning women farmers. This program is offered in collaboration with Holistic Management International, and Small and Beginner Farmers of New Hampshire.

FEB**6****Friday**

Innovative Marketing Options for Small Farms

Friday, Feb. 6, 2015

Center of NH (at NH Farm & Forest Expo), Manchester, NH

Time: 12:30 to 4:00 p.m.

Preregistration cost: \$10 per person

Cost at door: \$15 per person

Level: Beginner to intermediate

Contact: Nada.Haddad@unh.edu or at
603-579-5616
Gail.McWilliamJellie@agr.nh.gov
or at 603-271-3788

In today's competitive business world, marketing both your products and your business is a critical component to your success and helping you stand out from the competition. This workshop will explore marketing options for small (and growing!) agricultural businesses. Topics will include value of marketing plans, finding and utilizing "free" marketing, partnering with other regional businesses to extend your marketing dollar, and more. All participants will receive a copy of "Guide to Marketing Channel Selection: How to Sell through Wholesale & Direct Marketing Channels." Those who preregister will receive a prepaid ticket to the Farm and Forest Expo Trade Show.



Managing for Today and Tomorrow (an Annie's Project™ program)

(5 weekly sessions)

Wednesdays, Mar. 11, 18, 25, and Apr. 1 and 8, 2015

UNH Cooperative Extension, Merrimack County, Boscawen, NH

Time: 6:00 to 9:00 p.m.

Preregistration cost: \$60 per person

Cost at door: Preregistration only

Level: Beginner to intermediate

Contact: Nada. Haddad@unh.edu or at
603-679-5616
Kelly.McAdam@unh.edu or at
603-527-5475

It's hard to talk about passing the farm on to next generations or new owners. **Managing for Today and Tomorrow** is for farm women who want to plan now for successful transition later. In five interactive sessions, participants will learn about the four components that create a successful transition—succession, business, estate, and retirement planning. Don't miss this opportunity to help ensure your farm's future as a productive agricultural business. Register early—seats are limited.



Agriculture and Natural Resource Business Institute

(13 weekly sessions)

Beginning in Sept. continuing through early Dec. 2015
University of New Hampshire, Durham, NH

<i>Time:</i>	6:00 to 9:00 p.m.
<i>Preregistration cost:</i>	\$175 per person (\$300 per farm)
<i>Cost at door:</i>	Preregistration only
<i>Level:</i>	Beginner to intermediate
<i>Contact:</i>	Mike.Sciabarrasi@unh.edu or at 603-862-3234

The **Agricultural and Natural Resource Business Institute** helps beginning and established farmers and landowners develop an operational plan for their business proposal. Advisors and technical experts will discuss how to turn your business dream into reality. Learn about the interdependency of human, biological, and financial resources in creating a successful business and how government agencies and financial institutions work with new ventures. Look for registration materials during the summer of 2015. Sign up early—class size is limited.

Registration Information

These educational programs will be listed on the UNH Cooperative Extension calendar prior to the date scheduled. This calendar can be found at extension.unh.edu/events. Information on how to register will be available on the calendar listing. If an event is not listed and you wish to preregister early, please email or phone the individual identified as the contact.

Preregistration periods usually end three to five days before the event date. Please be considerate of preregistration deadlines since it helps us and our collaborators better estimate program needs. Note that preregistration fees are usually less than the registration fee charged at the door. It is also important to note that several events are by preregistration only.

Many of the events are offered with support from USDA grant funds and with assistance provided by our partners and cosponsors. Fees cover out-of-pocket costs which may include room rental, materials, refreshments, outside speaker fees, and lunch (if offered). None of the registration fees are used to cover salary costs of UNH Cooperative Extension, USDA, or NH Department of Agriculture professionals.

USDA Farm Service Agency Borrower Training Requirements

The UDSA Farm Service Agency may require new, beginning, and existing borrowers to pursue further training in agricultural production and/or financial management. Borrowers can meet these training requirements by enrolling and satisfactorily completing coursework approved by the FSA Farm Loan Program staff. Certain educational programs described in this booklet have been accepted as meeting requirements for the Borrower Training Program.

Financial management training requirements can be met by satisfactorily completing 1) **Whole Farm Planning for Beginning Women Farmers**, or 2) a combination of three educational events along with a basic financial test that demonstrates understanding of course materials. The approved combination of events includes any two of three programs identified as “core courses” plus any other event offered in this brochure. The core courses are **Advanced Farm Management, QuickBooks for Farmers, and Managing for Today and Tomorrow**.

Production training requirements may be fulfilled by satisfactorily completing preapproved educational events offered by UNH Cooperative Extension or other accepted vendors. Selection of production specific courses must be approved by the FSA Farm Loan Program staff.

The **Agriculture and Natural Resource Business Institute (ANRBI)** satisfies both production and financial management borrower training requirements. Offered annually, the next **ANRBI** series is scheduled for the fall of 2015.

For more information, please contact either Mike.Sciabarrasi@unh.edu or call 603-862-3234; or Keith.Farrell@nh.usda.gov or call 603-224-7941.

Farm Bill Crop Protection Programs

The 2014 Farm Bill offers New Hampshire farmers four crop protection programs to help them manage their exposure to farming risks. The two primary risk management programs are improved crop insurance and non-insured crop disaster assistance (NAP). Together, these two programs can provide protection for the majority of a producer's expected revenue from almost any crop grown in New Hampshire.

Under additional 2014 Farm Bill provisions, farmers will also have the choice between the Agriculture Risk Coverage (ARC) program, and the Price Loss Coverage (PLC) program to cover part of the risk on their farms. A farmer's primary decision will most likely be between two options: ARC's supplemental revenue protection up to about 10% of their expected revenue or PLC's price protection similar to the previous target price deficiency payment program. Farmers who do not select the ARC program will be enrolled in the PLC program by default.

Crop insurance and NAP provide the primary foundation for crop protection from production risks. ARC and PLC can provide meaningful additional supplemental protection. It is important for farmers to recognize that ARC or PLC will not take the place of crop insurance and NAP protection when a disaster occurs.

For additional information contact your local USDA Farm Service Agency office and crop insurance agent.

Comments from Past Participants

"I have been using QuickBooks for 7 years. I have learned more in this class than I have learned from my own experience. I wish I had taken a class a long time ago."

"It is important to realize that you should take as much time to learn about bookkeeping as you do about trying to grow the perfect blueberry or tomato."

"There are complex legal matters and many useful strategies. Farmers and land owners need to build a team of professionals to decide on the best approach to estate and succession planning."

"This workshop opened my eyes to many issues and the need for long term planning when it comes to transferring the farm to the next generation."

"The most important part was learning about the resources available when I have questions. I love the net-working and learning from so many people from all over the state."

"The Agriculture and Natural Resource Business Institute has been well organized and runs extremely smooth. It is well structured and very informative."

"I now have a more solid business standing, rather than just a possible dream. I feel that I have good information and people to draw from when I decide to get started."

"I like knowing the other farmers who took this class. We hired one of my classmates to design a logo for our farm, and we are very pleased with the result."

"We all now communicate more effectively. We're building good relationships with local farmers, program participants and suppliers."



United States Department of Agriculture
Farm Service Agency

United States Department of Agriculture
Risk Management Agency

This institution is an equal opportunity provider.



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**University of
New Hampshire**

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Agricultural Business Management

Meetings, Workshops, Conferences 2014-2015

Questions?

Call: 603-862-3234 or

Email: Mike.Sciabarrasi@unh.edu