



# BEGINNING FARMER TOOLKIT

Healthy Harvest of North Iowa



Healthy Harvest of North Iowa is a nonprofit organization, led by a small part-time team, that works to connect and educate in support of the local food system.

We are a network of local food leaders across North Iowa including farm and food business owners, consumers, elected officials, community leaders, public health, educators, economic development, and more!

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# Introduction

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Welcome to the "Beginning Farmers Toolkit," a comprehensive collection of resources crafted to empower aspiring farmers on their journey to cultivating a sustainable and thriving agricultural enterprise. Published by Healthy Harvest of North Iowa, this toolkit is a testament to our commitment to fostering a resilient and vibrant farming community in our already vibrant region.

At Healthy Harvest, we recognize the diverse and interconnected network of individuals essential to the success of North Iowa's local food system. Our organization unites a spectrum of local food leaders, including farm and food business owners, consumers, elected officials, community leaders, public health advocates, educators, economic development specialists, and more. Through collaboration and education, we strive to build a robust ecosystem that not only nourishes our communities but also cultivates the next generation of farmers.

Embarking on a career in agriculture can be both exhilarating and challenging, especially for those new to the field. The Beginning Farmers Toolkit is designed to address the multifaceted needs of individuals taking their first steps in farming. We've curated a wealth of resources spanning various essential facets of farming, ensuring that aspiring farmers are well-equipped to navigate the intricacies of the agricultural landscape.

One of the cornerstones of this toolkit is the Education & Experience section, which encompasses a range of opportunities for skill development. From workshops and classes to on-the-job training, these resources aim to provide foundational knowledge and hands-on experience crucial for success in the farming industry.

The Crop-Specific Resources section delves into the intricacies of cultivating specific crops, offering valuable insights and guidance for successful cultivation. Whether you're interested in vegetables, fruits, or specialty crops, this section serves as a launching pad to crop-specific practices, addressing the unique challenges and opportunities associated with each.

Understanding the rights and responsibilities of farm workers is crucial for fostering a fair and equitable agricultural community. The Rights & Responsibilities for Farm Workers section is home to valuable resources such as labor laws, worker safety, and ethical practices, ensuring that individuals involved in farming operations are treated with dignity and respect.

Business Planning and Land Access are integral components of the toolkit, recognizing that a well-thought-out business strategy and secure land tenure are essential for long-term success. These sections provide valuable insights into developing a robust business plan, navigating the complexities of land access, and establishing a solid foundation for a thriving agricultural enterprise.

Financial Resources and Financial Literacy are also addressed, acknowledging the financial challenges inherent in starting a farm or food business. From loans and grants to funding opportunities, this toolkit equips individuals with the knowledge and resources needed to secure financial support. Financial literacy resources further empower farmers to make informed decisions and manage their finances effectively.

Food Safety is a paramount concern in agriculture, and the toolkit provides information and guidelines to ensure that farmers uphold the highest standards in producing safe and nutritious food for their communities.

Finally, Networking ties the toolkit together, recognizing the importance of community and collaboration in the farming journey. Building connections with fellow farmers, local leaders, and industry professionals can be instrumental in overcoming challenges and fostering a supportive environment for growth.

The Beginning Farmers Toolkit stands as a testament to Healthy Harvest's dedication to nurturing the next generation of farmers. We invite you to explore these resources, embark on your agricultural journey, and contribute to the flourishing local food system in North Iowa. Together, let us sow the seeds of a sustainable and resilient future for agriculture in our community.

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# Education & Experience

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## Comprehensive Guides

- [Beginning Farmer Center](#) - Iowa State University The Beginning Farmer Center provides educational resources and programming for new farmers and their professional advisors.
- [Midwest Perennial Forage Working Group](#) – Green Lands Blue Waters (GLBW): The Midwest Perennial Forage Working Group’s mission is to facilitate an increase in land used for pasture and perennial forage production in the Upper Midwest, and to improve the environmental performance of farming systems, while maintaining agricultural production and profitability.
- [Toolbox for Farm Seekers](#) – Land for Good (LFG): a toolbox for farmers looking to access farmland. If you’re a beginning farmer exploring your options to get onto land, or an established farmer ready to expand, relocate or rethink your land situation, this toolbox offers guides, worksheets, articles and other resources to inform your decision-making and guide your planning and search for farmland.
- [Farmer Resource Guides](#) – Farm Aid: Resources for farm financing, legal assistance, and beginning farmers.
- [ISU Farm Management Specialists](#) – Iowa State University Extension and Outreach: The farm management team provides farms with the latest in research-based information, on farm financial and risk management, instructs on government programs provides guidance on strategic and business planning, examines environmental management policies, and informs on agricultural marketing tools and supply chains.

## On-the-Job Training

- [Labor4Learning](#) – Practical Farmers of Iowa (PFI): The Labor4Learning program helps beginning farmers get paid on-the-job training with experienced farmers, and pays experienced farmers for their time and effort.
- [Find a Farmer](#) – Practical Farmers of Iowa (PFI): Find A Farmer connects landowners and land seekers to help preserve family farms.
- [Ag Link](#) – Iowa State University Beginning Farmer Center: Ag Link is a service to help preserve the family farm business by matching beginning farmers who do not own land, with retiring farmers who do not have heirs to continue the family farm business. Ag Link maintains a database of potential beginning farmers and landowners.

## Workshops & Classes

- [Practical Farmers of Iowa \(PFI\) Beginning Farmers Program](#)
  - [Explore Farming Series](#) – Explore Farming is an online workshop series for aspiring farmers, helping them discover what it would really take to start a farm business. Each session includes exercises to help assess skills and resources, and provide direction for next steps in building a farm business.
  - [Establish Farming Series](#) – Beginning farmers who have started to farm and are working to build their business plan should attend the Establish Farming series. Self-paced exercises will lead you through the process of using decision-making to build a farm plan. These videos and exercises will give you the tools to create your plan and use it to make decisions for your farm.
  - [Farm Business Coaching](#) – Farm Business Coaching Program is a 14-month program aimed at helping you strengthen your established businesses through in-depth expert consultations. The process begins with a farm business assessment to identify areas of opportunity.
  - [Savings Incentive Program \(SIP\)](#) – The Savings Incentive Program is designed to help you stay accountable to your goals and create a business plan. Over two years you will increase your network and invest your savings into an account; PFI will match your savings when you complete the program requirements.
  - [Beginning Farmer Retreat](#) – Hosted annually, this free retreat is a daylong intensive for beginning and aspiring farmers to learn from experienced farmers and farm business coaches. With time for individual reflection and networking, retreat topics will include business models and structures, business plans, panel discussions and a Q&A with experienced farmers by enterprise.
- [North Iowa Local Food Connection & Field Days](#) – Healthy Harvest of North Iowa (HHNI): meetings of local food producers allowing participants to identify and prioritize topics for business management focused seminars, workshops, field days, and consulting opportunities. This is open to producers of a wide range of products from fruit and vegetable to meat to wineries and breweries to producers who may not even be producing for the local market yet.
- [Dream to Farm](#): A partnership with Iowa Western and Golden Hills, will instruct potential producers on how to start a small-scale local food farm in Western Iowa.
- [Iowa Learning Farms](#): Iowa Learning Farms is building a Culture of Conservation by encouraging the adoption of conservation practices. Farmers, landowners, researchers and our team are working together to identify and implement the best management practices that improve water quality and soil health while remaining profitable. They host a variety of field days for behind-the-scenes learning opportunities.

# Crop-Specific Resources

## General

- [An Iowa Landowners Guide to Sustainable Food Crops](#) – Sustainable Iowa Land Trust: A guide to determining the best crops for production in Iowa.
- [Agricultural Marketing Service](#)
- [ATTRA Sustainable Agriculture Program](#)
- [Iowa Department of Agriculture and Land Stewardship – Iowa](#)
- [Products and Producers](#)
- [Iowa Organic Association](#)
- [Iowa State University Extension Service](#)
- [Midwest Organic and Sustainable Education Service \(MOSES\)](#)
- [Practical Farmers of Iowa](#)
- [University of Illinois Extension Service](#)

## Fruits & Vegetables

- [Fruit and Nut Compass](#)
- [Honeyberry USA](#)
- [Red Fern Farm](#)
- [Savanna Institute](#)
- [Iowa Fruit and Vegetable Growers Association](#)
- [Fedco Seeds](#)
- [Iowa Fruit and Vegetable Growers Association](#)
- [Iowa State University Horticulture Farm](#)
- [Johnny's Seeds](#)
- [Seed Savers Exchange](#)

## Nuts

- [Center for Agroforestry at the University of Missouri](#)
- [Iowa Nut Growers Association](#)
- [North American Nutgrowers Association](#)
- [Red Fern Farm](#)
- [Savanna Institute](#)
- [Walnut Council](#)

## Livestock

- [Brown's Ranch \(Gabe Brown\)](#)
- [GrassWorks](#)
- [Green Pastures Farm \(Greg Judy\)](#)
- [Pasture Project](#)
- [Polyface Farm \(Joel Salatin\)](#)
- [Stockman Grass Farmer](#)

## Rights & Responsibilities for Farm Workers

- [Farm Employment FAQ](#) – Practical Farmers of Iowa (PFI): Frequently Asked Questions on the rights and responsibilities for Iowa farm workers and farm employers. FAQ developed with Farm Commons.
- [Farm Commons](#) – Farm Commons provides legal workshops, timely resources, and a community for farmers, ranchers, and their service providers including their [Farm Employment Law Basics](#).



# Business Planning & Marketing

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- [Beginning Farmer Resource Guide to Business Planning](#) – Practical Farmers of Iowa (PFI): Extensive resource list for business planning including consultants, software, workshops, literature suggestions, and enterprise-specific resources.
- [Business Plan Checklist](#) – Sustainable Iowa Land Trust (SILT): This is a 5-year business plan with 3-year financial projections.
- [Business Plan Checklist](#) – Practical Farmers of Iowa (PFI): These ten sections (or their equivalent) are the required business plan components for the Savings Incentive Program; they need to be completed in order to graduate and receive your match. These sections come from the SARE book “Building a Sustainable Business” from MISA that we sent you.
- [Ag Decision Maker](#) – Iowa State University Extension: An agricultural economics and business website for farm business decisions being made today
- [Starting a Business](#) – Iowa State University Extension: Getting Started, Business Development Process, Feasibility & Business Plans, Contracts & Agreements, Finances, Personnel Management, Business Organization & Structure
- [Building a Sustainable Business](#) – Sustainable Agriculture Research and Education (SARE): A Guide to Developing a Business Plan for Farms and Rural Businesses brings the business planning process alive to help today’s alternative and sustainable agriculture entrepreneurs transform farm-grown inspiration into profitable enterprises.
- [Whole Farm Planning Handbook](#) – Minnesota Institute for Sustainable Agriculture (MISA): Whole Farm Planning can be thought of as a four-step process, which can be used by the farm family to balance the quality of life they desire with the farm’s resources, the need for production and profitability, and long-term stewardship.
- [New Farmer U](#) – Marbleseed (formerly known as MOSES): New Farmer U covers farm financial and business management for intermediate beginning farmers—3-6 years of farming experience—or anyone who is ready to plan for future success.
- [How to Start a Farm: Beginning Farmers and Ranchers](#) – USDA: The USDA can help you get started or grow your operation through a variety of programs and services, from farm loans to crop insurance, and conservation programs to disaster assistance.
- [Farm Business Structures](#) – ATTRA: Choosing the legal structure for your farm is an important decision for beginning farmers. The farm business structure will affect the legal and tax liability of your farm.
- [First Time Vendor: What Beginning Market Vendors Need to Know](#) – Iowa Valley RC&D: An excellent overview of how to prepare for your first market season.

- [Breakeven Selling Price and Breakeven Volume](#) – Agricultural Marketing Resource Center: Learn how to calculate pricing your products.
- [Risk Management for Specialty Crops](#) – ISU FFED: The Iowa State University Extension and Outreach FFED Small Farms Team sponsored a series of free webinars for specialty crop producers.
- [Marketing Resources for Farmers](#) – Community Involved in Sustaining Agriculture (CISA): What do your roadside sign, flower beds, radio ads, and email newsletter have in common? They are all a part of your marketing effort. These elements should work together to draw people in and connect them to your business. Don't be intimidated – a marketing plan can be simple, but it should be well thought out.

# Land Access

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## Land Seeking

- [Seeking Farmers-Seeking Land Clearinghouse](#) – Land Stewardship Project (LSP): Intended for beginning farmers looking to rent or purchase farmland from an established farmer/landowner in the Midwest.
- [Farm Seeker Survey](#) – Sustainable Iowa Land Trust (SILT): Many Iowa landowners want to offer affordable land options to sustainable food producers, but they’re not convinced you exist! You can help by taking the next 5 minutes to tell SILT a little about yourself.
- [SILT Farm Application](#) – Sustainable Iowa Land Trust (SILT): This application is designed to ensure fairness as well as match best we can the farmer most suited to a particular farm, with the end goal being a successful farming operation.
- [Land Link-Up](#) – Marbleseed (formerly known as MOSES): A free online service to connect farmers who are looking for land with available farmland.
- [Land Link Directory](#) – Young Farmers Coalition (YFC): Extensive resource list for land seeking individuals throughout the Midwest region.

## Choosing the Right Land

- [Farm Rental Assessment Checklist](#) – University of Vermont Extension: This checklist is meant to be used as a guide as you examine prospective farm properties for lease. BEFORE visiting farm properties for lease, carefully review each consideration. By carefully scrutinizing all of the items listed, you may be able to better evaluate the suitability of each property for your farm operation and identify any “deal breakers.”
- [Finding, Assessing, and Securing Farmland](#) – New Entry Sustainable Farming Project: This guide is written for beginning farmers who are looking for land to start a farm business and will help you understand the process of locating and securing farmland for your business.
- [Farmland Access Hub](#) – Renewing the Countryside: If you are seeking land tenure, Farmland Access Navigators are here to assist—at no cost to you! Navigators are assigned to land-seeking clients by state and help assess readiness, offer support, and provide resources to help emerging farmers reach their land ownership or rental goals in Iowa, Minnesota, and Wisconsin.
- [Toolbox for Farm Seekers](#) – Land for Good: If you’re a beginning farmer exploring your options to get onto land, or an established farmer ready to expand, relocate or rethink your land situation, this toolbox offers guides, worksheets, articles and other resources to inform your decision-making and guide your planning and search for farmland.

# Financial Resources

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## Loans, Grants, and Funding

- [Fund a Farmer](#) – Food Animal Concerns Trust (FACT): awards competitive grants of up to \$3,000 to working, independent farmers located in the U.S. who raise beef cattle, bison, broiler chickens, dairy cows, ducks, geese, goats, laying hens, pigs, sheep and/or turkeys. Many past grant projects have focused on fencing, watering systems, or mobile animal shelters.
- [Specialty Crop Block Grant Program](#) – USDA: The purpose of the Specialty Crop Block Grant Program (SCBGP) is to enhance the competitiveness of specialty crops. Specialty crops are defined as “fruits, vegetables, tree nuts, dried fruits, horticulture, and nursery crops (including floriculture).”
- [Value Added Producer Grant](#) – USDA: The Value-Added Producer Grant (VAPG) program helps agricultural producers enter into value-added activities related to the processing and marketing of new products. The goals of this program are to generate new products, create and expand marketing opportunities and increase producer income.
- [Minority and Women Farmers and Ranchers](#) – USDA Farm Service Agency: While FSA is committed to serving all farmers and ranchers, by statute, FSA targets a portion of all Guaranteed loan funds, Direct Operating and Direct Farm Ownership loan funds, Microloan funding, and Youth loans, to historically underserved farmers and ranchers
- [Grants and Loans for Farmers](#) – USDA: Although limited, financial support for small farms and farm-related businesses is available from a variety of Federal, state and local agencies and from non-governmental organizations. Start your search here.
- [Beginning Farmers and Ranchers Loans](#) – USDA: America’s next generation of farmers and ranchers are supported through FSA’s “Beginning Farmer” direct and guaranteed loan programs. Farm Ownership loans can provide access to land and capital. Operating loans can assist beginning farmers in become prosperous and competitive by helping to pay normal operating or family living expenses; open doors to new markets and marketing opportunities; assist with diversifying operations; and so much more. Through the Microloan programs, beginning farmers and ranchers have an important source of financial assistance during the start-up years.

## Financial Literacy

- [Financing Your Farm: Guidance for Beginning Farmers](#) – ATTRA: The purpose of this publication is to lay out several financing options available to beginning farmers to start a farm, and to illuminate the step-by-step process of applying for a loan. Small- and medium-scale sustainable farmers and those new to the world of finance are the target audience for this publication.
- [Finding Farmland Calculator](#) – National Young Farmers Coalition (YFC): The Finding Farmland Calculator is a unique mortgage calculator designed to teach farmers about their financing options and creditworthiness when buying farmland. Build one or more purchase scenarios, then compare the total costs, monthly payments, and your scores on several financial ratios. Download the results to have on hand when meeting with a loan officer.

# Food Safety

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- [Produce Safety Alliance \(PSA\) Grower Safety Training Courses](#): While not mandatory, obtaining a produce safety certificate can open many doors and help you to understand how to keep your produce as safe as possible.
- [Checklist for Retail Purchasing of Local Fresh Produce](#) – Iowa State University Extension & Outreach: Use this checklist for self-auditing.
- [Clean Start Food Safety Program](#) – Iowa Valley RC&D – This program is a free, five month coaching program intended to help beginning farmers understand and implement food safety best practices on their own farm. Program coaches will work with participants each month, culminating in the creation of a personalized Food Safety Plan.
- [Do I Need a License?](#) – DIAL: Find out which type of license(s) you need if you're thinking about selling prepared foods.
- [Iowa Kitchen Connect](#) – Iowa Valley RC&D: If your goal is to turn your produce into products, Iowa Kitchen Connect is a great resource to start understanding the requirements such as licensing, food safety, insurance, and can even help you find kitchen space to rent.

# Networking

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- [Virtual Meet-up for Beginning Farmers](#) – Practical Farmers of Iowa (PFI): Take a quick break from farm work throughout the summer to virtually gather and socialize with other beginning and aspiring farmers.
- [Beginning Farmers Retreat](#) – Practical Farmers of Iowa (PFI): This annual event brings beginning farmers together to network, plan and discuss ways to improve their farms while helping to build a sense of community among this fast-growing farming demographic.
- [Healthy Harvest of North Iowa](#) – a network of local food leaders across North Iowa including farm and food business owners, consumers, elected officials, community leaders, public health, educators, economic development, and more.
- [Iowa Food Systems Practitioner](#) – find a certified practitioner near you that can help connect you to your regional food network.
- Social Media: Search Facebook groups to find local or regional communities of growers and producers in your area.