



Mud to Money:
Lessons From 15 Leading
WNC Local Food Farms

FARM GOALS

A survey of farmers' top goals and aspirations for their farm enterprise.

The *Mud to Money Series* by Mountain BizWorks explores farm business and financial management best practices identified from in depth interviews with 15 established WNC vegetable farmers.

Mud to Money Chapters:

- o Introduction & Acknowledgements
- o Farm Goals
- o Financials Part 1: Systems & Tools
- o Financials Part 2: Approaches & Lessons Learned
- o Farm Labor
- o Advice for the Next Generation

Full report & additional resources at:



www.mountainbizworks.org/farm

Produced with support from:



Introduction: Goals Anyone Can Identify With

During our interviews with 15 established WNC farmers, with farms ranging from a couple of acres to over 1,000, we engaged every farmer in a conversation around their financial and holistic goals for the farm.

We found that all of the farmers had humble, practical aspirations that spoke to their hard work and dedication on the farm: get out of debt, make a middle-class income, pay workers better, work overtime less, pass the farm on to someone else (ideally without the burden of a mortgage), and take great care of the land and their community. These goals are at once inspiring and telling. This chapter shares the goals from the interviewed farms, organized around several common themes, to help readers understand what drives farmers to get out into the field every day come rain or burning sun to grow the food their communities rely on. We hope these goals provide a useful framework for helping readers understand the motivations behind the strategies, systems, advice explored in other chapters like [Farm Labor](#), [Systems and Tools for Gathering and Analyzing Farm Data](#), and [Approaches and Advice for Farm Decision-Making](#).

Financial Goals

Get out of debt

“Transition to private operating loans, and have them be smaller. We would like to go to Farm Credit but can’t do it yet; FSA is hard to get away from for now.”

“Stop taking out annual operating loans (that’ll take a while, but even reducing it really helps).”

“Get rid of credit card debt.”

“Don’t want next generation to be in debt when they start farming; debt hurts when you make money but don’t get to keep any of it.”



“Get out of the operating loan cycle. Get the initial investment it took us to get to this size paid off, and then be able to make a good profit.”

“Be completely independent, with no reliance on outside financing within next 2-3 years.”

Make a Living Wage

“We’re pragmatists, but also idealists. We believe that growing local food for people should earn a middle-class income. We want to claw into the middle class, be able to save for retirement, be able to take vacation or travel, not worry about money all the time. We think that’s around \$65-70k of net income. We’re planning and thinking about how to structure enterprises to hit that net. Through this, we’ve realized that what we were saying is ‘reasonable’ is actually the ‘best we can do’ - to hit that \$65-70k, you have to be perfect at everything.”

“Start with the big picture - we started a farm to earn a living. Our written-down goal from the beginning was, ‘We will earn a living from growing food, and will figure out what the crops will be from there.’”

“By year 3, we hadn’t netted any money, but we knew more about what was possible and reasonable. To earn a teacher’s salary each – not great pay, but people can live off of it – that became the definition of ‘a living.’ Free food is a benefit, but that’s not worth 100 hour weeks. We were lucky to be able to live with in-laws for a while, but by year 3, we had to get more specific and set goals for savings, earnings, and so on.”

“To support one full-time farmer, year-round, with an income of \$30-40k. The farm does not do that yet.”

“Pay one of us full-time in 2018 – start paying for work, get him a livable income for the amount of work that’s put in. We would need to net a minimum of \$25k for that to work. The long-term goal is to replace the other farmer’s income, including benefits, as well.”

“Put our kids through college, retire, own our own home... but ultimately, we don’t want to increase our acreage, but instead to do better with the acreage we have. As we age, to do the things we enjoy doing, bring in income.”

“Eventually, I want to include myself in income by forming LLC or C-Corp and shift to monthly pay. Currently I’m only paying myself out of net income.”



Afford Healthcare

“I’m very grateful for my healthcare subsidy, but I would like to be able to cover our own health care. Our standard of living is great; it’s the savings and healthcare (without subsidy) that’s hard to get.”

“As we get older, health insurance is a big one. In many communities, some place like the Chamber of Commerce will have a group policy that people like me can be a part of. The only thing we’ve found is the Lutheran Church has a policy for group insurance. It would be great if a group like the Chamber or similar had insurance.”

Increase Farm Staff Pay, Training, and Benefits

“Keep increasing the season when we can employ people (making it a better job for us and for them). Maybe get to the point where we have season-extended growing and year-round core employees, even management-level employees, and then have seasonal workers in the summer and other peak times.”

“Increase worker pay – away from interns and stipends. Now that we have a couple of return laborers – our farm doesn’t really seem to work without that kind of laborer –we’ve got to figure out year-round work. Need to increase labor retention. Working towards a salary instead of a stipend system. Already have tiers, of ‘assistant manager’, ‘experienced intern’, ‘newbie intern’ – assistant manager gets food, stipend, and housing including utilities.”

“Keep increasing the wages of my crew.”

“We have always valued education and teaching young farmers. Despite the challenges, we value passing on knowledge and have maintained this.”

“Becoming better managers, so that we can train managers.”

Life Goals

Work Less

“Work less time – we’ve gotten the hours per week down, but it’s still 6 days per week.”

“Work less. Personally have been getting better at this; worked less this year than last year. Going from 80+ to 70 hours is a big difference. Not working in construction this winter really gave me time to reflect.”



“Mostly the time thing. Work less and keep people on year-round.”

“Making the farm not dominate our full-time farmer’s life, but be a career – have a similar morning and evening as other people in the country; go on vacations, et cetera.”

“Goals moving forward are to be in a business that’s value-added, a little less hustle, hopefully be able to focus on a smaller mix of crops, streamline the operation to a level of efficiency that doesn’t require a lot of hired hands, have our weekends available to play – fish, sail, hike, camp, et cetera. In winter here, the season doesn’t really end. We were still picking some things in the field in January, greenhouses were full of crops, so the idea of being able to play in WNC’s mellow winters wasn’t really viable. By the time we were done selling stuff, we were starting onions.”

Transition Farm to another Farmer

“Would like to see it successfully transition to another farmer when we’re done.”

“Get to point where we can pass off the farm to the next generation (whatever that means) without a mortgage. That’s part of why we’re building a tiny house as an AirBnB to bring in income. Ideally, an apprentice will be the right fit, be here for multiple years, and be the right person to pass the farm to.”

“We’re saving for retirement, not for selling the farm per se.”

“Always want to continue growing, to be healthy, to continue to expand assets as well as acreage. To be sustainable for the long term. If it’s God’s will and desire, I want my sons to be able to choose to have the same opportunity that their dad does.”

“The farm is a family operation, with lots of different assets. Would love to see someone in the future develop agritourism on the farm, and connect those assets and operations together.”

“Would like to see this farm become an incorporated establishment, owned by the farmers.”



More than a Profession

Sustainability Goals

“Keep pushing the limits of sustainability – to keep pushing the boundaries of cover cropping, creek bank restoration/riparian buffers, integrating edible perennials into buffers, and so forth.”

“The three legs of sustainability are really important to us: social, economic, and environmental. It’s really cool to be part of the community and feed people, but we need to make sure it’s sustainable.”

“This is part of why building soil is so important. Lessen the number of animals (especially the ones that require grain inputs from off the farm, like pigs and chickens.) Increase productivity from vegetables; not doing more, but switching where the work is and decreasing inputs so that we make more from less.”

“As far as the property itself, we would love to have time to nerd out plant-wise, plant and restore areas, feed into the horticultural passion. We’re scientists at heart; we see this as our big lab, and having the opportunity to fulfill that dream and goal is a big part of this.”

“Buying land to increase land base and stability – going beyond 5 year leases, which have some inherent instability.”

Values-Based Farming

“To make sure we’re growing things that are both profitable and diverse. That’s a value we have, which is why thinking about wholesale is less appealing; we like the complexity of growing different crops. Even if it was more profitable to grow only a few crops, it wouldn’t match our values as a farm.”

“Our farm practices, growing practices, biodynamic practices are living our values. But our marketing outlets don’t necessarily do so. We’re up against more institutional barriers with the selling.”

Connecting with Community

“Would love to host a garlic fest in the area some day.”



“Thinking we’ll set up lawn chairs by the farm-stand eventually and have everything be U-pick.”

“I miss my CSA members and the people interaction with my community. Would love to get to the point where the farm has both a wholesale and retail/tourism side to it; maybe even put in an event space.”

“We’ve been selling food to a pretty elite audience for many years – people of means and education who can afford it. We’re wondering how our food can get to people who don’t have as good a level of access and privilege. Have some ideas about this - moving past donations to a better system.”