



"Tilling the Soil of Opportunity"

An In-depth Business Planning Course for Massachusetts Agricultural Enterprises

Starts Mid-January 2009

The Massachusetts Department of Agricultural Resources (MDAR) offers the widely acclaimed NxLevel© "Tilling the Soil of Opportunity" (TTS) agricultural business planning course each year January-March. This innovative, farmer friendly course focuses on existing agricultural businesses that will benefit from an organized look at their current operation in order to plan for growth and change. Over 240 Massachusetts agricultural enterprises have completed TTS.

The course Instructor guides participants through creation of a business plan to improve decision making on the owner/operator's farm. MDAR has enhanced the 35 hours of group meetings with additional individualized technical assistance and confidential one-on-one financial planning. The Instructor visits every participant's farm/ag enterprise at least once during the course.

About the Massachusetts Course:

- TTS is facilitated by a nationally certified and experienced Instructor, and is monitored by the Director of the MDAR Agricultural Business Training Program. Our local partner agencies and organizations contribute additional and ongoing regional resources for participants.
- Guest speakers are drawn from local farm businesses and service providers to personalize the key concepts of many sessions
- After the course ends, selected students receive additional individual technical assistance in topic areas most important to completing a working business plan. Basic costs for this service are included.
- The TTS business plan can simplify eligibility for federal, state and local assistance programs
- This course qualifies as a "*Borrower Training Program*" for the USDA Farm Service Agency, and can enhance efforts to secure funds from any lender

Participant Quote: "It gave me a better understanding of how to work my finances, and to set down on paper and organize myriad components of my farm business. The Instructor's enthusiasm and heart felt interest were important, and learning with other farmers was important as well" (2007 participant)

To Take this Course, you should*:

- **have been operating for one or more years (experience on other ag enterprises and/or in school ag programs may be considered).**
- **have current access to land and at least minimal facilities for your enterprise (owned or leased)**
- **have email access**

* If you consider yourself to be a start-up or an idea-stage business, ask us about our shorter, more appropriate course – “Exploring Your Small Farm Dream”.

Session Titles:

1. Take Stock of Your Resources
2. Basic Planning and Research
3. The Legal Terrain
4. Manage from the Ground Up
5. Bring Your Product to Market
6. Reap the Benefits of Market Strategies
7. Get Your Budgets in Line
8. Analyze Cash Flow and Financial Statements
9. Cultivate Your Money Resources
10. Harvest Your Future - Using Your Plan – Present your plan at GRADUATION!

Course Structure:

Classes meet once per week during a 10-12 week window. Each of the sessions addresses a component/chapter of your business plan. The course is cumulative, with each session building on the last until the participant completes the whole business plan. Therefore, you should not sign up if you must miss more than one session.

The time and effort each participant puts into completing plan chapters and participating in class will be his or her most valuable investment in refining the farm-based business. We are happy to provide referrals to alumni of our programs (probably in your own region) to help you decide if this course is for you.

Participant Quote: "The course is remarkably useful in providing the knowledge of issues that businesses must take into account." "It is organized well and was nicely targeted to farms." (two 2007 participants)

How do I Find Out More/Sign Up?

When?

Classes meet once per week, from 6:00-9:00 pm, over 10 weeks and begin in early January. Call for specific locations and dates.

Class Size?

Enrollment is limited to 12 businesses. You may bring another person from your enterprise at no extra charge if space permits. The course will be cancelled (and fees refunded) if we do not enroll at least 8 qualified businesses in a given location.

Cost?

After your application is accepted, you will be asked to pay a MDAR reduced course fee of \$200, which includes the text and workbook, additional handouts and individual technical assistance. Those who qualify during the course are eligible for individual post-course paid help to refine their plans.

Out of State Participants?

Contact the Director (below) for consideration as part of a waiting list. If the course does not fill with in-state participants, we may make a few spaces available at a slightly higher registration fee and without eligibility for post-course services.

For additional information and an application form, contact:

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