

New Farmer FAQ's...answered!

2020 Russel Brinsfield Interns, Harry Huntley and Liz Johnson

Q: How do I form a farm business plan?

A: Writing a business plan is an important first step for any business. While it is not legally required, it is highly recommended, and some lenders will require it before giving a loan. The University of Maryland Extension (UME) has a <u>farm</u> <u>business planning workbook</u> to help you get started. The U.S. Department of Agriculture also has that resources can be found <u>here</u>. UME has resources to help you <u>access your farm's business plan</u>, <u>cultivate entrepreneurship</u>, and even <u>test</u> your understanding using case studies.

If you are having problems getting started, you can take your business plan to your local Farm Service Agency or UME office for review, to answer additional questions and for technical assistance.

Q: What types of farms need a nutrient management plan and how do I get one prepared?

A: Farmers with either gross income of at least \$2,500 or 8 more animal units (1 animal unit is 1,000 lbs.) are required to have a Nutrient Management Plan. These plans can be developed by a nutrient management advisor in your county Extension office or through private industry. Plans are updated annually. More information is available here.

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New Farmer FAQ's...Answered! (Continued)

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Q: What government loans can I get to set up my farm?

A: Loans for farms can be private (e.g. Commercial Bank, Farm Credit), from the federal government (e.g. Farm Service Agency), or through the State of Maryland (e.g. Maryland Agriculture & Resource-Based Industry Development Corporation, MARBIDCO). MARBIDCO is a quasi-public economic development organization. They offer a variety of <u>loans</u> for agriculture and similar industries. The federal government mainly offers loans through the Farm Service Agency, whose loan options are outlined in this <u>guide</u>.

Q: How can I make tax-exempt purchases for my farm?

A: Maryland has a specific tax exemption for "production activities." Exempt purchases could include the equipment needed for the production activity and safety equipment, for example. A detailed explanation of sales and use exemptions for farm production purposes can be found <u>here</u>.

If you need to get a refund of taxes previously paid you must fill out a <u>Form ST 205</u> which is the Sales and Use Tax Refund Application.

Q: How do I get certified organic?

A: Agriculture producers who plan to sell, label, or represent products as "organic" must meet the requirements of the National Organic Program (NOP) and be certified. The certification process typically takes three years; however, there are exceptions.

More information is available here.

For more New Farmer FAQ's and other information, please visit this page.

Upcoming Events

September

23rd- MidAtlantic Women in Agriculture Webinar: Agriculture Labor Mistakes to Avoid

October

14th- MidAtlantic Women in Agriculture Webinar: Caring for your septic system and water wells

16th- Food Safety Fridays- A How-To Webinar Series: Apply, Handle & Store Biological Amendments

28th- MidAtlantic Women in Agriculture Webinar: How to Build a Professional and Personal Landlord-Tenant Relationship

<u>November</u>

11th- MidAtlantic Women in Agriculture Webinar: 8 Lifestyle Tips for a Healthy Brain

20th- Food Safety Fridays: A How-To Webinar Series: Put It All Together In A Food Safety Plan



Fall Agritourism in Maryland- Open for Business

University of Maryland, Ginger S. Myers

Fall is the peak season for most Agritourism farms nationwide. Pumpkin patches, corn mazes, school tours, pick-your-own fruit, and weekend festivals can generate as much as 80 percent of this type of farm's annual income. According to the US Census of Agriculture, 295 farms, offer agritourism or recreational services. Fall 2020 activities certainly are going to be different in these operations. But, there will definitely, be some long time activities, with some new protocols in place, and even some new activities on Maryland Farms.

Since March, agritourism farms have pivoted to address the early berry season with curbside service and socially-distance pick-your-own opportunities. Local operations have implemented on-line order and pickup of market items and CSA shares. Educational offerings have become limited in size, and ticketed tours and visitation times have become the norm.

An example of pivoting to keep dollars coming in is Saunders Farms in Munster, Canada. They began offering campfires on the farm on Fridays, Saturdays, and Sundays. They provided a campfire site, spaced throughout the farm, and a picnic basket of food. Guests bring their chairs and remove all personal items with them. Sites run from \$90-\$120, depending on the number of guests. Visit their website for more details-https://saundersfarm.com/. They also provide a COVID-19 cleaning protocol that is posted on their on-farm events webpage-https://saundersfarm.com/summer/farm-camp/ (scroll down page to see COVID-19 policies for campers and other farm visitors)

SOME FARMS ARE TRYING NEW ACTIVITIES AS WELL:

- Drive-in movies
- I Spy and Scavenger Hunt: Farms will post a form that contains a list of items for the participant to find on their website. The participant will bring the completed form at the farm to receive a prize.
- **Date night or family time:** If you have a scenic site where couples or families could bring their food and enjoy some time outdoors.
- **Drive-thru market with additional vendors to increase product diversity.** Ticket time slots for visitation times helps keep customers socially distanced.

ADDITIONAL RESOURCE FOR COVID-19 FARM VISITS PROTOCOL AND LIABILITY CONCERNS IN

MARYLAND: http://umaglaw.org/legal-resources/covid-19-resources/



Events of Interest





Wednesday Webinars

10/14– Caring for your septic system and water wells

10/28– How to Build a Professional and Personal Landlord-Tenant Relationship

11/11-8 Lifestyle Tips for a Healthy Brain

12/9- Family Communications in Farm Succession Planning

<u>Click here to register for a webinar and see other upcoming</u> topics!

2021 Future Harvest Conference

How many times have you and your farm team opted to "divide and conquer" in order to attend more Future Harvest conference sessions? For 2021, we're making it possible for you to attend every single session! Our virtual conference will not only bring even more regional and national farmers together to mix and mingle, but allows attendees to watch all the sessions in the weeks following the live, virtual conference!

For more information, click here.



Farmer Grant Program

SARE is now accepting proposals for 2021 Farmer Grant projects. The online submission system opens on October 1st. The deadline to apply is November 17, 2020. An informational webinar will be held on October 6th. For more information, <u>click here.</u>

Please check with local extension educators for the status of upcoming events due to COVID-19.

Get Connected!



www.extension.umd.edu/NewFarme

Facebook.com/BeginningFarmerSuccess



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