

Farm Finances Webinar: Crafting a Simple Balance Sheet

Written and Presented by Mallory Krieger,
with an introduction by Amy Bacigalupo.

Adapted from “Hen Pecked Farm” Balance Sheet Exercise

by Cree Bradley



Agenda – Crafting a simple Balance Sheet

1. Background on balance sheets
2. Explore the components and terms
3. Step by step example of how to craft it
4. Analyze the balance sheet information
5. Resources

- Ask questions using the chat feature.

What is a Balance Sheet?

- One of the big three financial statements
 1. Income Statement (Profit & Loss)
 2. Cash Flow Statement
 3. Balance Sheet
- What you own (**assets**)
- What you owe (**liabilities**)
- What is left (**equity/net worth**)



4

BALANCE SHEET: *Hen Pecked Farm*DATE: *June 28, 2017*

FARM ASSETS		VALUE	FARM LIABILITIES		VALUE
Current Farm Assets			Current Liabilities		
Cash and Checking Balance			Farm Credit Card		
Supplies on Hand			Balance Farm Loan - Due in 12 months		
Prepaid Expenses			Credit Lines		
Growing Crops			Accounts Payable		
Accounts Receivable			Farm Property Taxes Due		
Market Livestock			Other Current Farm Liabilities		
Other Current Assets					
Total Current Farm Assets			Total Current Farm Liabilities		
Intermediate Farm Assets			Intermediate Farm Liabilities		
Breeding Livestock			Loans on Intermediate Farm Assets		
Machinery/Equipment			Balance Farm Loan - Final Pay 1-10 years		
Farm Vehicles					
Other Intermediate Assets					
Total Intermediate Assets			Total Intermediate Liabilities		
Long-Term Farm Assets			Long-Term Farm Liabilities		
Farm Land			Loans on Long-Term Assets		
Buildings and Improvements			Balance Farm Loan - Final Pay > 10 years		
Other Long-Term Assets					
Total Long-Term Assets			Total Long-Term Liabilities		
TOTAL FARM ASSETS:			TOTAL FARM LIABILITIES:		

Total Assets (Market Value) - Total Liabilities = Net Worth _____

5

Why complete a Balance Sheet?

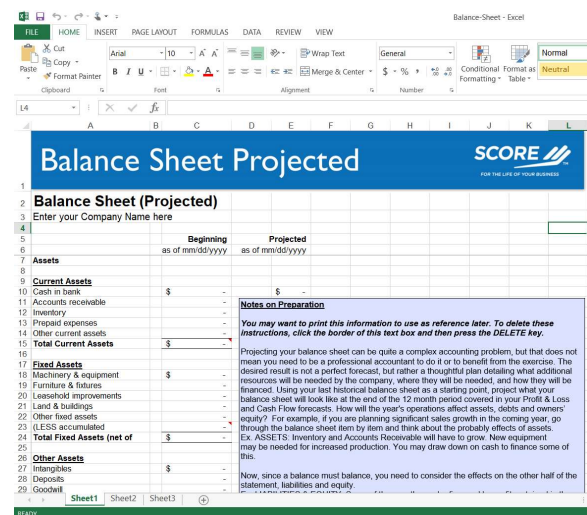
- Trust factor with lender
- Communication tool between partners
 - reduce stress
- See where farm has been and where it is going
- Can offset negative feelings of farming worthwhileness



6

Balance Sheet Tools

- Spreadsheet software
 - Microsoft Excel
 - Numbers
 - Google Sheets
- Free Templates
 - <https://www.score.org/resource/balance-sheet-template>
 - <https://templates.office.com/en-gb/Balance-sheet-TM00000053>
- Financial accounting software
 - Quickbooks



7

What the Balance Sheet Tells You

- Owner's Equity/Net Worth
 - How much of your business you actually own

- + Equity = Solvent
- - Equity = Insolvent



- Do you have enough working capital to avoid cash flow problems?

8

Important Terms

- **Assets:** anything owned or leased
- **Liabilities:** anything owed to another business or person
- **Equity:** excess assets over liabilities, how much you own of the business

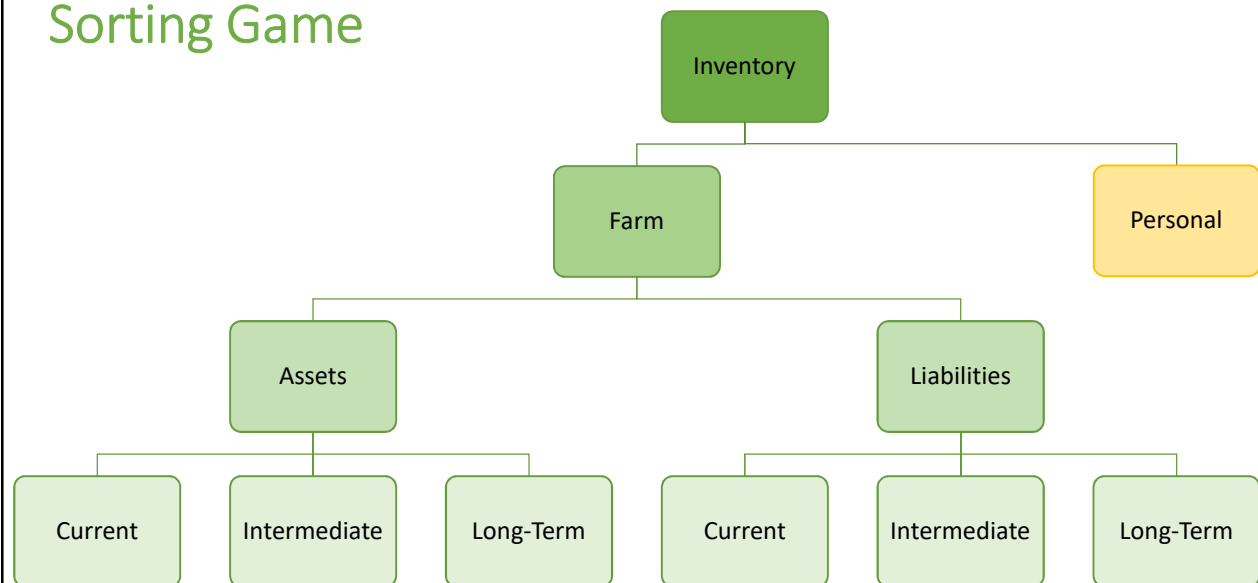
- **Current:** < 1 year
- **Intermediate:** 1 - 10 years
- **Long-term:** > 10 years

9

Questions?

10

A Balance Sheet is a Sorting Game



Diving in – Crafting your Simple Balance Sheet

1. Create a financial inventory
2. Assess the value of all assets and liabilities
3. Sort list into Farm and Personal buckets
4. Sort into Assets and Liabilities
5. Sort into Current, Intermediate, and Long-term categories
6. Plug into subcategories based on type
7. Calculate
8. Analyze

12

Example: Hen Pecked Farm

- Bob and Jean Henderson
 - 46 acres
 - Raise cattle, corn, and hay
-
- It's time to do their annual Balance Sheet!

13

Fertilizer Seeds
 Chickens
 Boat Credit Hay Bills
 Crops Taxes Operating
 Barn Heifer
 Loan Supplies Car House Land
 Truck Shed Mortgage
 Card Unpaid
 Tractor Retirement

Step 1: Create a financial inventory

14

Hen Pecked Farm – Financial Inventory

- | | |
|--|---|
| <input type="checkbox"/> A Dozen Laying Chickens
(for friends and family use) | <input type="checkbox"/> Bred Cows |
| <input type="checkbox"/> Farm Cash | <input type="checkbox"/> Bull |
| <input type="checkbox"/> Personal Checking | <input type="checkbox"/> Farm Truck |
| <input type="checkbox"/> Personal Savings | <input type="checkbox"/> Car |
| <input type="checkbox"/> Corn in Bin | <input type="checkbox"/> Machinery and Equipment |
| <input type="checkbox"/> Hay | <input type="checkbox"/> Fixed Neighbor's Garden Tractor
(they haven't paid yet) |
| <input type="checkbox"/> Feed in Barn | <input type="checkbox"/> Owed to Bank on Car |
| <input type="checkbox"/> Owed to Feed Store | <input type="checkbox"/> Cattle Trailer |
| <input type="checkbox"/> Prepaid Fertilizer | <input type="checkbox"/> 2015 Annual Operating Loan
(remains to be paid) |
| <input type="checkbox"/> Chemicals in inventory | <input type="checkbox"/> Farm Real Estate Value |
| <input type="checkbox"/> Vet Supplies | <input type="checkbox"/> Implement Dealer Rake Payment |
| <input type="checkbox"/> Steers to sell | <input type="checkbox"/> Real Estate Taxes due |
| <input type="checkbox"/> Yearling Heifers | <input type="checkbox"/> Skidsteer Repair Bill |
| <input type="checkbox"/> Neighbor owes for hay sold to
them | <input type="checkbox"/> Boat |
| <input type="checkbox"/> Farm Real Estate Mortgage | |
| <input type="checkbox"/> Credit Cards for Groceries | |

15

Step 2 – Assess the value of all assets and liabilities

- **Cost basis**

- Original cost minus accumulated depreciation
- Tractor purchased for \$5,000 and depreciated at \$500/year for 8 years
 - $\$5000 - (\$500 \times 8) = \$1000$ value
- Used to analyze the financial performance of the business

\$1,000



Step 2 – Assess the value of all assets and liabilities

- **Current market value**

- What someone would pay for the asset if sold today
- Tractor purchased for \$5,000 and can be sold still for \$5,000
- Used for farm planning and loan applications

\$5,000



<input type="checkbox"/> A Dozen Laying Chickens (for friends and family use)	\$120	<input type="checkbox"/> Bred Cows	\$40,500
<input type="checkbox"/> Farm Cash	\$1,000	<input type="checkbox"/> Bull	\$2,500
<input type="checkbox"/> Personal Checking	\$400	<input type="checkbox"/> Farm Truck	\$15,000
<input type="checkbox"/> Personal Savings	\$1,000	<input type="checkbox"/> Car	\$15,000
<input type="checkbox"/> Corn in Bin	\$6,300	<input type="checkbox"/> Machinery and Equipment	\$75,000
<input type="checkbox"/> Hay	\$1,200	<input type="checkbox"/> Fixed Neighbor's Garden Tractor (they haven't paid yet)	\$200
<input type="checkbox"/> Feed in Barn	\$1,500	<input type="checkbox"/> Owed to Bank on Car	\$7,500
<input type="checkbox"/> Owed to Feed Store	\$3,500	<input type="checkbox"/> Cattle Trailer	\$8,000
<input type="checkbox"/> Prepaid Fertilizer	\$1,000	<input type="checkbox"/> 2015 Annual Operating Loan (remains to be paid)	\$10,000
<input type="checkbox"/> Chemicals in inventory	\$750	<input type="checkbox"/> Farm Real Estate Value	\$150,000
<input type="checkbox"/> Vet Supplies	\$250	<input type="checkbox"/> Implement Dealer Rake Payment (\$1,000/year with a 7 year note)	\$5,000
<input type="checkbox"/> Steers to sell	\$25,500	<input type="checkbox"/> Real Estate Taxes due	\$1,750
<input type="checkbox"/> Yearling Heifers	\$8,800	<input type="checkbox"/> Skidsteer Repair Bill	\$3,000
<input type="checkbox"/> Neighbor owes for hay sold to them	\$500	<input type="checkbox"/> Boat	\$900
<input type="checkbox"/> Farm Real Estate Mortgage (\$1,000/month = \$12,000/year)	\$140,000		
<input type="checkbox"/> Credit Cards for Groceries	\$550		

18

Questions?

19

Step 3 – Sort list into Farm and Personal buckets

<input type="checkbox"/> A Dozen Laying Chickens (for friends and family use)	\$120	<input type="checkbox"/> Bred Cows	\$40,500
<input type="checkbox"/> Farm Cash	\$1,000	<input type="checkbox"/> Bull	\$2,500
<input type="checkbox"/> Personal Checking	\$400	<input type="checkbox"/> Farm Truck	\$15,000
<input type="checkbox"/> Personal Savings	\$1,000	<input type="checkbox"/> Car	\$15,000
<input type="checkbox"/> Corn in Bin	\$6,300	<input type="checkbox"/> Machinery and Equipment	\$75,000
<input type="checkbox"/> Hay	\$1,200	<input type="checkbox"/> Fixed Neighbor's Garden Tractor (they haven't paid yet)	\$200
<input type="checkbox"/> Feed in Barn	\$1,500	<input type="checkbox"/> Owed to Bank on Car	\$7,500
<input type="checkbox"/> Owed to Feed Store	\$3,500	<input type="checkbox"/> Cattle Trailer	\$8,000
<input type="checkbox"/> Prepaid Fertilizer	\$1,000	<input type="checkbox"/> 2015 Annual Operating Loan (remains to be paid)	\$10,000
<input type="checkbox"/> Chemicals in inventory	\$750	<input type="checkbox"/> Farm Real Estate Value	\$150,000
<input type="checkbox"/> Vet Supplies	\$250	<input type="checkbox"/> Implement Dealer Rake Payment (\$1,000/year with a 7 year note)	\$5,000
<input type="checkbox"/> Steers to sell	\$25,500	<input type="checkbox"/> Real Estate Taxes due	\$1,750
<input type="checkbox"/> Yearling Heifers	\$8,800	<input type="checkbox"/> Skidsteer Repair Bill	\$3,000
<input type="checkbox"/> Neighbor owes for hay sold to them	\$500	<input type="checkbox"/> Boat	\$900
<input type="checkbox"/> Farm Real Estate Mortgage (\$1,000/month = \$12,000/year)	\$140,000		
<input type="checkbox"/> Credit Cards for Groceries	\$550		

20

Step 4 – Sort Farm list into Assets and Liabilities

FARM ASSETS		FARM LIABILITIES	
<input type="checkbox"/> Farm Cash	\$1,000	<input type="checkbox"/> Owed to Feed Store	\$3,500
<input type="checkbox"/> Corn in Bin	\$6,300	<input type="checkbox"/> Farm Real Estate Mortgage (\$1,000/month = \$12,000/year)	\$140,000
<input type="checkbox"/> Hay	\$1,200	<input type="checkbox"/> 2015 Annual Operating Loan (remains to be paid)	\$10,000
<input type="checkbox"/> Feed in Barn	\$1,500	<input type="checkbox"/> Implement Dealer Rake Payment (\$1,000/year with a 7 year note)	\$5,000
<input type="checkbox"/> Prepaid Fertilizer	\$1,000	<input type="checkbox"/> Real Estate Taxes due	\$1,750
<input type="checkbox"/> Chemicals in inventory	\$750	<input type="checkbox"/> Skidsteer Repair Bill	\$3,000
<input type="checkbox"/> Vet Supplies	\$250		
<input type="checkbox"/> Steers to sell	\$25,500		
<input type="checkbox"/> Yearling Heifers	\$8,800		
<input type="checkbox"/> Neighbor owes for hay sold to them	\$500		
<input type="checkbox"/> Farm Real Estate Value	\$150,000		
<input type="checkbox"/> Machinery and Equipment	\$75,000		
<input type="checkbox"/> Fixed Neighbor's Garden Tractor (they haven't paid yet)	\$200		
<input type="checkbox"/> Cattle Trailer	\$8,000		
<input type="checkbox"/> Bred Cows	\$40,500		
<input type="checkbox"/> Bull	\$2,500		
<input type="checkbox"/> Farm Truck	\$15,000		

21

Step 4 – Sort Personal list into Assets and Liabilities

PERSONAL ASSETS		PERSONAL LIABILITIES	
<input type="checkbox"/> A Dozen Laying Chickens (for friends and family use)	\$120	<input type="checkbox"/> Credit Cards for Groceries	\$550
<input type="checkbox"/> Personal Checking	\$400	<input type="checkbox"/> Owed to Bank on Car	\$7,500
<input type="checkbox"/> Personal Savings	\$1,000		
<input type="checkbox"/> Car	\$15,000		
<input type="checkbox"/> Boat	\$900		

22

Step 5 – Sort into Current, Intermediate, and Long-term

Current
< 1 year



Intermediate
1 - 10 years



Long-Term
> 10 years



23

FARM ASSETS		FARM LIABILITIES	
Current		Current	
<input type="checkbox"/> Farm Cash	\$1,000	<input type="checkbox"/> Owed to Feed Store	\$3,500
<input type="checkbox"/> Corn in Bin	\$6,300	<input type="checkbox"/> 2015 Annual Operating Loan	\$10,000
<input type="checkbox"/> Hay	\$1,200	(remains to be paid)	
<input type="checkbox"/> Feed in Barn	\$1,500	<input type="checkbox"/> Real Estate Taxes due	\$1,750
<input type="checkbox"/> Prepaid Fertilizer	\$1,000	<input type="checkbox"/> Skidsteer Repair Bill	\$3,000
<input type="checkbox"/> Chemicals in inventory	\$750	<input type="checkbox"/> Farm Real Estate Mortgage (amount due this year)	\$12,000
<input type="checkbox"/> Vet Supplies	\$250	<input type="checkbox"/> Implement Dealer Rake Payment (amount due this year)	\$1,000
<input type="checkbox"/> Steers to sell	\$25,500		
<input type="checkbox"/> Neighbor owes for hay sold to them	\$500		
<input type="checkbox"/> Fixed Neighbor's Garden Tractor	\$200		
(they haven't paid yet)			
Intermediate		Intermediate	
<input type="checkbox"/> Machinery and Equipment	\$75,000	<input type="checkbox"/> Implement Dealer Rake Payment	\$4,000
<input type="checkbox"/> Yearling Heifers	\$8,800	(\$1,000/year with a 7 year note)	
<input type="checkbox"/> Cattle Trailer	\$8,000		
<input type="checkbox"/> Bred Cows	\$40,500		
<input type="checkbox"/> Bull	\$2,500		
<input type="checkbox"/> Farm Truck	\$15,000		
Long-Term		Long-Term	
<input type="checkbox"/> Farm Real Estate Value	\$150,000	<input type="checkbox"/> Farm Real Estate Mortgage	\$128,000
		(\$1,000/month = \$12,000/year)	

24

PERSONAL ASSETS		PERSONAL LIABILITIES	
Current		Current	
<input type="checkbox"/> A Dozen Laying Chickens	\$120	<input type="checkbox"/> Credit Cards for Groceries	\$550
(for friends and family use)			
<input type="checkbox"/> Personal Checking	\$400		
<input type="checkbox"/> Personal Savings	\$1,000		
Intermediate		Intermediate	
<input type="checkbox"/> Car	\$15,000	<input type="checkbox"/> Owed to Bank on Car	\$7,500
<input type="checkbox"/> Boat	\$900		
Long-Term		Long-Term	

25

Questions?

26

Step 6 – Plug items into sub-categories

BALANCE SHEET: *Hen Pecked Farm*DATE: *June 28, 2017*

FARM ASSETS		VALUE	FARM LIABILITIES		VALUE
Current Farm Assets			Current Liabilities		
Cash and Checking Balance		1,100	Farm Credit Card		
Supplies on Hand		9,250	Balance Farm Loan - Due in 12 months		13,000
Prepaid Expenses		1,750	Credit Lines		3,500
Growing Crops			Accounts Payable		3,000
Accounts Receivable		700	Farm Property Taxes Due		1,750
Market Livestock		25,500	Other Current Farm Liabilities		10,000
Other Current Assets					
Total Current Farm Assets			Total Current Farm Liabilities		
Intermediate Farm Assets			Intermediate Farm Liabilities		
Breeding Livestock		51,800	Loans on Intermediate Farm Assets		4,000
Machinery/Equipment		75,000	Balance Farm Loan - Final Pay 1-10 years		
Farm Vehicles		23,000			
Other Intermediate Assets					
Total Intermediate Assets			Total Intermediate Liabilities		
Long-Term Farm Assets			Long-Term Farm Liabilities		
Farm Land		150,000	Loans on Long-Term Assets		
Buildings and Improvements			Balance Farm Loan - Final Pay > 10 years		128,000
Other Long-Term Assets					
Total Long-Term Assets			Total Long-Term Liabilities		
TOTAL FARM ASSETS:			TOTAL FARM LIABILITIES:		

27

Step 7 – Calculate!

BALANCE SHEET: *Hen Pecked Farm*DATE: *June 28, 2017*

FARM ASSETS		VALUE	FARM LIABILITIES		VALUE
Current Farm Assets			Current Liabilities		
Cash and Checking Balance		1,100	Farm Credit Card		
Supplies on Hand		9,250	Balance Farm Loan - Due in 12 months		13,000
Prepaid Expenses		1,750	Credit Lines		3,500
Growing Crops			Accounts Payable		3,000
Accounts Receivable		700	Farm Property Taxes Due		1,750
Market Livestock		25,500	Other Current Farm Liabilities		10,000
Other Current Assets					
Total Current Farm Assets		38,300	Total Current Farm Liabilities		31,250
Intermediate Farm Assets			Intermediate Farm Liabilities		
Breeding Livestock		51,800	Loans on Intermediate Farm Assets		4,000
Machinery/Equipment		75,000	Balance Farm Loan - Final Pay 1-10 years		
Farm Vehicles		23,000			
Other Intermediate Assets					
Total Intermediate Assets		338,100	Total Intermediate Liabilities		163,250
Long-Term Farm Assets			Long-Term Farm Liabilities		
Farm Land		150,000	Loans on Long-Term Assets		
Buildings and Improvements			Balance Farm Loan - Final Pay > 10 years		128,000
Other Long-Term Assets					
Total Long-Term Assets		17,420	Total Long-Term Liabilities		8,050
TOTAL FARM ASSETS:		355,520	TOTAL FARM LIABILITIES:		171,300

Step 6 – Plug items into sub-categories

PERSONAL ASSETS		VALUE	PERSONAL LIABILITIES		VALUE
Current Personal Assets			Current Personal Liabilities		
Cash			Credit Card		550
Checking Account		400	Current Loans		
Savings Account		100			
Total Current Personal Assets			Total Current Personal Liabilities		
Intermediate Personal Assets			Intermediate Personal Liabilities		
Household Goods			Personal Loan on Intermediate Assets		
Personal Vehicle		15,000	Automobile Loan		7,500
Recreational Vehicle/Boat		900	Student Loan		
Other Intermediate Asset		120			
Total Intermediate Assets			Total Intermediate Liabilities		
Long-Term Personal Assets			Long-Term Personal Liabilities		
Retirement Accounts			Personal Loan on Long-Term Assets		
Real Estate					
Other Long-Term Assets					
Total Long-Term Assets			Total Long-Term Liabilities		
TOTAL PERSONAL ASSETS:			TOTAL PERSONAL LIABILITIES:		

29

Step 7 – Calculate!

PERSONAL ASSETS		VALUE	PERSONAL LIABILITIES		VALUE
Current Personal Assets			Current Personal Liabilities		
Cash			Credit Card		550
Checking Account		400	Current Loans		
Savings Account		100			
Total Current Personal Assets		500	Total Current Personal Liabilities		550
Intermediate Personal Assets			Intermediate Personal Liabilities		
Household Goods			Personal Loan on Intermediate Assets		
Personal Vehicle		15,000	Automobile Loan		7,500
Recreational Vehicle/Boat		900	Student Loan		
Other Intermediate Asset		120			
Total Intermediate Assets		16,020	Total Intermediate Liabilities		7,500
Long-Term Personal Assets			Long-Term Personal Liabilities		
Retirement Accounts			Personal Loan on Long-Term Assets		
Real Estate					
Other Long-Term Assets					
Total Long-Term Assets		0	Total Long-Term Liabilities		0
TOTAL PERSONAL ASSETS:		17,420	TOTAL PERSONAL LIABILITIES:		8,050

30

Balance Sheet Types



Farm

Personal



Consolidated

31

Step 8 – Analyze - Farm

- *Total Assets - Total Liabilities = Owner's Equity (Net Worth)*

- FARM Balance Sheet

- Total Assets = \$299,800
- Total Liabilities = \$163,250
- **Owner's Equity = \$136,550**



Farm

32

Step 8 – Analyze - Farm

BALANCE SHEET: *Hen Pecked Farm*DATE: *June 28, 2017*

FARM ASSETS		VALUE	FARM LIABILITIES		VALUE
Current Farm Assets			Current Liabilities		
Cash and Checking Balance		1,100	Farm Credit Card		
Supplies on Hand		9,250	Balance Farm Loan - Due in 12 months		13,000
Prepaid Expenses		1,750	Credit Lines		3,500
Growing Crops			Accounts Payable		3,000
Accounts Receivable		700	Farm Property Taxes Due		1,750
Market Livestock		25,500	Other Current Farm Liabilities		10,000
Other Current Assets					
Total Current Farm Assets		38,300	Total Current Farm Liabilities		31,250
Intermediate Farm Assets			Intermediate Farm Liabilities		
Breeding Livestock		51,800	Loans on Intermediate Farm Assets		4,000
Machinery/Equipment		75,000	Balance Farm Loan - Final Pay 1-10 years		
Farm Vehicles		23,000			
Other Intermediate Assets					
Total Intermediate Assets		149,800	Total Intermediate Liabilities		4,000
Long-Term Farm Assets			Long-Term Farm Liabilities		
Farm Land		150,000	Loans on Long-Term Assets		
Buildings and Improvements			Balance Farm Loan - Final Pay > 10 years		128,000
Other Long-Term Assets					
Total Long-Term Assets		150,000	Total Long-Term Liabilities		128,000
TOTAL FARM ASSETS:		299,800	TOTAL FARM LIABILITIES:		163,250

33

Step 8 – Analyze - Personal

- *Total Assets - Total Liabilities = Owner's Equity (Net Worth)*

- **PERSONAL Balance Sheet**

- Total Assets = \$16,520
- Total Liabilities = \$8,050
- **Owner's Equity = \$8,470**

Personal



34

Step 8 – Analyze - Personal

PERSONAL ASSETS	VALUE	PERSONAL LIABILITIES	VALUE
Current Personal Assets		Current Personal Liabilities	
Cash		Credit Card	550
Checking Account	400	Current Loans	
Savings Account	100		
Total Current Personal Assets	500	Total Current Personal Liabilities	550
Intermediate Personal Assets		Intermediate Personal Liabilities	
Household Goods		Personal Loan on Intermediate Assets	
Personal Vehicle	15,000	Automobile Loan	7,500
Recreational Vehicle/Boat	900	Student Loan	
Other Intermediate Asset	120		
Total Intermediate Assets	16,020	Total Intermediate Liabilities	7,500
Long-Term Personal Assets		Long-Term Personal Liabilities	
Retirement Accounts		Personal Loan on Long-Term Assets	
Real Estate			
Other Long-Term Assets			
Total Long-Term Assets	0	Total Long-Term Liabilities	0
TOTAL PERSONAL ASSETS:	16,520	TOTAL PERSONAL LIABILITIES:	8,050

35

Step 8 – Analyze - Whole Picture

- *Total Assets - Total Liabilities = Owner's Equity (Net Worth)*
- CONSOLIDATED Balance Sheet
 - Total Assets = \$316,320
 - Total Liabilities = \$171,300
 - **Owner's Equity = \$145,020**



Consolidated

36

Questions?

37

Congratulations!

38

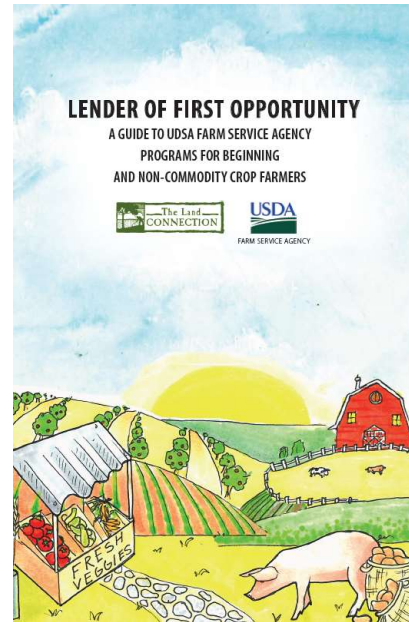
Next Steps

- PLEASE complete the evaluation before leaving your computer
 - <https://goo.gl/forms/pWWhqavDPbrjjHoi2>
 - Also sent by email
- Visit to find more information:
www.thelandconnection.org/farmers/field-days-and-workshops/farm-finances-webinar
 - Hen Pecked Farm activity
 - Blank Balance Sheet forms
 - Recording of this webinar

39

Other Resources

- Farm Service Agency Program Guide
 - <http://thelandconnection.org/webform/fsa-guide-download-page>
- ATTRA – many financial lessons
 - <https://attra.ncat.org/>
- MOSES – Fearless Farm Finances
 - <https://mosesorganic.org/fearless-farm-finances/>



40



Mallory Krieger

Farmer Training Program Manager
The Land Connection

mallory@thelandconnection.org

217-840-2128

www.thelandconnection.org



Amy Bacigalupo

Farm Beginnings Director
Land Stewardship Project

amyb@landstewardshipproject.org

(320) 269-2105

www.landstewardshipproject.org



Farm Beginnings Collaborative

www.farmbeginningscollaborative.org

41