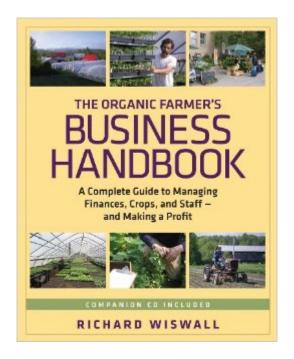
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# The Organic Farmer's Business Handbook: A Complete Guide To Managing Finances, Crops, And Staff - And Making A Profit





# **Synopsis**

Contrary to popular belief, a good living can be made on an organic farm. Whatâ ™s required is farming smarter, not harder. In The Organic Farmerâ ™s Business Handbook, Richard Wiswall shares advice on how to make your vegetable production more efficient, better manage your employees and finances, and turn a profit. From his twenty-seven years of experience at Cate Farm in Vermont, Wiswall knows firsthand the joys of starting and operating an organic farmâ "as well as the challenges of making a living from one. Farming offers fundamental satisfaction from producing food, working outdoors, being oneâ ™s own boss, and working intimately with nature. But, unfortunately, many farmers avoid learning about the business end of farming; because of this, they often work harder than they need to, or quit farming altogether because of frustratingâ "and often avoidableâ "losses. In this comprehensive business kit, Wiswall covers: Step-by-step procedures to make your crop production more efficient Advice on managing employees, farm operations, and office systems Novel marketing strategies What to do with your profits: business spending, investing, and planning for retirement A companion CD offers valuable business tools, including easy-to-use spreadsheets for projecting cash flow, a payroll calculator, comprehensive crop budgets for forty different crops, and tax planners.

# **Book Information**

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## Customer Reviews

Wiswall's book makes a decent start, and the costing templates are pretty good. It's nicely illustrated. The writing is appropriately colloquial and flows reasonably well within chapters. The chapter structure, however, is rather incoherent, interspersing chapters on assorted aspects of cost

accounting and very simple cash flow management with others on marketing, time management, and employees. A chapter on office paper flow is followed by one that lumps together retirement planning and business spending. Then comes one on greenhouses and field production efficiencies. The next chapter discusses writing a business plan, and then a final (3-page) chapter on estate planning. Huh?The sections on production management will be quite helpful to people who've not considered such things systematically, but they do contain some rather sloppy errors. For example, on p. 100 he talks about setting the wheel spacings on all tractors to 60 inches (which is the same as we use for our vegetable production), yet in the very next paragraph he describes large plants such as squash as being on a "6-foot spacing overall."Similarly, his basic stuff on office organization will be helpful to growers who are currently doing little more than handing a grocery sack full of receipts to their tax person once a year. Unfortunately, his ideas on managing the flow of funds between family and farm are somewhat convoluted. Intuit's accounting programs (which he uses) have easier ways of addressing the same problem. And using the same credit card for business and family purchases is just a giant make-work project. Wiswall is way out of his depth in regard to all he writes about capital management.

First, the book is written for farmers (and other small business owners/wannabees) who have not felt comfortable with indepth business analysis. He keeps the business analysis at a simple, attainable level, with recommended resources for those who want to dig deeper or do more complex planning. It is written as a farmer for farmers, and as such, it is easy for us to understand, appreciate, and apply. I have been fortunate to participate in workshops led by Wiswall so much of the material is not new to me, and the need for this information is not new, but I still felt having it together in print is a worthwhile purchase. Having his notes from the management workshops, being aware of basic business management needs, and still struggling with equipment systems, the production chapter was actually my favorite. In response to the negative review, the chapter structure read fine to me. It is a read through and then go back and do exercises book. Yes it is written from a production manager's perspective, which is why the rest of us production managers can accept and apply what he is saying. It makes sense and appears to have value as presented from a production manager to production managers. The statement that his tractor tires are on 60" centers for 6 foot beds threw me at first also, until I read in the production chapter that he overlaps the wheel tracks half width, resulting in 6 foot spacing to provide a margin of error in subsequent field operations. Not a mistake after all - just needed clarification at that point. I also felt that the level of detail in Wiswall's business planning forms and exercises was perfect for smaller farmers who

have not yet adopted formal written business management practices - he makes it attainable rather than overwhelming.

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