

## Starting a farm from scratch is possible with proper planning

out family backing or deep pockets might seem like an unrealistic pipe dream to most people involved in the agriculture industry. Still, every year there is a steady stream of people, primarily millennials, launching community-supported agriculture (CSA)

Starting a farm of your own with- ventures to pursue their dream of growing food. Many quit after two or three years but some, like Brenda Hsueh of Chesley, Ontario are still successfully farming a decade later.

The veteran small-scale farmer grows a wide array of organic vegetables on her 40-acre property and sells

them in CSA baskets to her customers in the Greater Toronto Area (GTA) since 2009. She also raises a small flock of sheep. She credits much of her longevity to the beauty and power of well-organized spreadsheets, and to finding the right work/life balance.

Inspiration and dedication are es-

sential when starting a new business but they only take you so far, Hsueh says. Your farm won't magically be successful if you don't have viable strategies in place to make it happen.

**Business planning.** "New farmers need to start by writing up a business plan," Hsueh says. "It will help them know whether their farm will make enough money to pay for itself. Don't just go into it believing that everything will work out if you just work really, really hard...because it won't."

Obviously, it's important to know how much your farm needs to make to pay the bills including your living expenses before you spend a lot of money, she cautions. After all you don't want the bank to seize it after you've invested time and money.

**Detailed budget.** That's why Hsueh recommends creating a detailed budget to provide an accurate estimate of your income and expenses. She's put together a series of blog posts to help new farmers fashion a working budget for their farm. They can be found online by Googling, 'Black Sheep Farm Whole Farm Budget.'

Even the most carefully thought out plans won't always work the way you had hoped, Hsueh cautions. So it's important to make sure to update your budget's income and expense entries to reflect current realities.

For example Hsueh's first partner

backed out just prior to their first planting, cutting her startup labour force in half. Then the cold, wet summer weather in 2009 slowed crop development so much that her vegetables weren't ready to sell until September. She barely made enough money to qualify as a farmer under Canada's income tax laws.

Land ownership. Establishing organic farming protocols takes time. Hsueh firmly believes that farmers should try to own their land if at all possible. She was lucky, Hsueh says, to have bought before farmland prices took off. So selling her condo in downtown Toronto gave her enough money to buy a farm with a livable house without going into debt.

"High land costs are the biggest entry barrier to farming," Hsueh says. "I personally believe you should start small with less capital and build up. You don't need a lot of land for small scale organic farming so maybe you can find a 20-acre niche piece of property you could actually afford."

The right balance. Money isn't the only consideration if you want to keep your small organic farm going, Hsueh says. Growing vegetables takes a lot of hard, physical work. Plus you need to be prepared to devote plenty of time to marketing your CSA too. So it's critically important to find a work-life balance that works for you.





"If you're working 80 hours a week your body will actually just give out on you," Hsueh says. "So as much as possible I try to limit myself to working from 8:00 AM to 5:00 PM from Monday to Friday; otherwise I wouldn't last. If that means things aren't perfect, then that's okay."

It's important to know your strengths and weaknesses too. Labour is a big limiting factor in horticultural operations. But Hsueh dislikes managing employees and describes herself as being too crotchety to work well with a business partner. So even though she has the land base to grow her CSA operation she has no plans to expand beyond her current size.

►**Opposite:** The business skills Brenda Hsueh developed in a finance career in helped her build a successful CSA. ►Top: Brittany Piper and Michelle Lawrence harvest edamame. ►Above: Hsueh markets her produce in CSA baskets.