

UF/IFAS Extension

The Journey to Sustainability Begins with Education



URBAN AGRICULTURE

A Participatory, Primer Course

Part 5: Financial Management & Resources; Record Keeping



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Outline

- Short Review of Course Syllabus
- Whole Farm Financial Management and Resources
 - Holistic Management Approach
 - Conventional Sources
 - Alternative Sources
- Whole Farm Production Management
 - Record Keeping
 - Online Resources/Apps

Urban Agriculture Certificate Course

Class Topics Sequence

- #1: Introduction and Production Systems
- #2: Business and Marketing Plans
- #3: Regulations and Direct Markets
- #4: Equipment and Tools; Post Harvest Handling
- #5: Financial Resources & Management; Record Keeping



Today's
Topic

Urban Agriculture Certificate Course

Workshop Topics Sequence

- #1: Container and Hydroponic Growing
- #2: Frost Protection and IPM
- #3: Farmscaping w/ Cut Flowers
- #4: Farm Food Safety Plan
- #5 Composting and Renewable Energy Technologies

Introductory Activity (10 min.)

❖ World Café Format

- Collaborative
- Respectful

❖ Answer the following:

- What are financial resources?
- How would you access financial resources for your Urban Ag plans?



- ❖ Form groups of 4 persons. Appoint 1 spokesperson to take notes and report out to the class on your group's responses, using bulleted descriptors.

Financial Resources For Urban Ag



- ✓ Watch this short video “Farming In The Hood III” – see

<https://www.youtube.com/watch?v=DloHq8p8Kso>

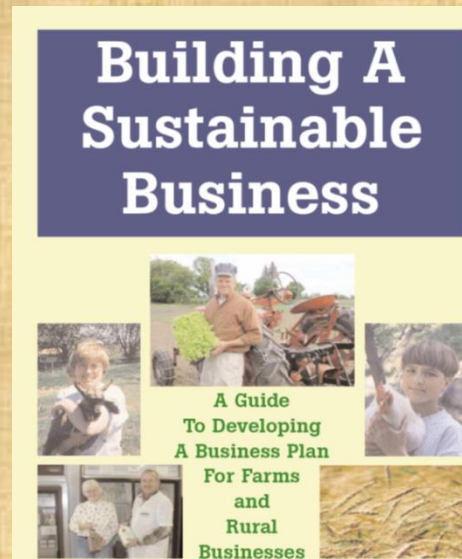
Financial Resources For Urban Ag

- Watch the video “Real Wealth - The Eight Forms of Capital” at <https://www.youtube.com/watch?v=mJX9a7quWQg>



“Building a Sustainable Business” and Holistic Management Concepts

- ❖ Financial Resources = Capital
- ❖ Types of “Capital” for Success
 - ✓ Monetary
 - ✓ Human
 - ✓ Nature
- ❖ Goal is to optimize all forms of capital utilized in urban farming



Holistic Management (HM)

Financial Planning Goals

- ❖ Growing Urban Ag profits by *managing* for profits first . . .
- ❖ Working smarter and not harder . . .
- ❖ Use a whole farm approach . . .



Holistic Management (HM)

Financial Planning Approach

❖ Conventional Approach

❖ Profit \$ = Farm Income \$ – Total Costs \$

❖ Costs categories

❖ Fixed = paid annually whether you grow or not

❖ insurance

❖ taxes

❖ mortgage

❖ rental payments

❖ Variable = paid in a given year to grow a given crop

❖ seed

❖ fuel for tillage, cultivation and harvesting

❖ hours of labor

Holistic Management (HM)

Financial Planning Approach

❖ HM Approach

- 1) Plan the estimated gross farm income for the coming year
- 2) Plan the profits you need to achieve the quality of life you described in your holistic goal
- 3) Make the expenses including both fixed and variable production costs fit

Holistic Management (HM)

Financial Planning Approach

❖ HM Approach (continued)

- 4) Separate expenses into 2 categories
 - a) **Cost of production** = fixed and variable costs for annual crops production
 - b) **Cost of reproduction** = what it takes to keep the farm going into the future
 - (i) investments for maintenance
 - (ii) funds for improvements
 - (iii) training
 - (iv) succession planning
 - (v) retirement

Holistic Management (HM)

Financial Planning Approach

❖ HM Approach (continued)

5) Analyze your farming system for 'weak links' as the first places to spend time or money

➤ Weak link repair examples

- Limited sales of produce
 - Short term = diversify into another direct market
 - Long term = produce value-added foods
- Lack of water for crop production
 - Short term = install irrigation system
 - Long term = increases soil organic matter

6) Conduct monthly review of expenses & income

Holistic Management (HM)

Financial Planning Approach Summary

Table 1. Distinctions between holistic financial planning and cash flow planning.

Holistic	Cash-flow (Conventional)
profit is the goal	production is the goal
profit is planned first	profit is what's left over
expenses put into W I M categories	expenses put in overhead and variable costs
monthly monitoring to stay on track	annual monitoring?

➤ **W I M categories:**

Wealth generating expenses

Inescapable expenses

Maintenance expenses

“Holistic Management”

Financial Planning Contrast Example

Cash-flow Budget (Conventional)

Income	150,000
Operating Expenses.....	110,000
Administrative Expenses.....	62,000
Capital Expenditures.....	4,000
Cash flow.....	<26,000>

Holistic Budget

Income	150,000
Debt Service	36,000
\$ Available for Operations	114,000
<i>Less 25% profit</i>	28,500
\$ Available for Expenses	85,500
Wealth generating expenses	9,100
Inescapable expenses	3,400
\$ Available for Maintenance	73,000
Maintenance expenses	99,000
Excess maintenance expenses to be cut	26,000

Figure 1. Comparison of budgeting process in holistic & conventional management

Financial Resources

Introduction

- When seeking resources one way to identify if a resource is worth pursuing is to think in terms of what you are seeking funding for. Understanding the business stage and type of business you are in will help to identify appropriate resources.

Financial Resources

Introduction (Cont.)

For example:

Business stage

Type of business resource need

Early

Broad business opportunity; specific business opportunity; technology; research & development; feasibility study

Start-up

Venture capital; business planning

Operations/
Expansion

Plant & equipment/working capital

Capacity Building

Management expertise; technical/operational; marketing & sales

http://smallfarms.ifas.ufl.edu/planning_and_management/loans_and_grants.html

Financial Needs And Resources

- Watch the video “A New Family Farmer” at <http://cookingupastory.com/a-new-family-farmer>



Financial Needs and Resources

- ❖ Manual includes USDA financial resources for Urban Ag, as well as nationwide non-USDA information centers
- ❖ Describes requirements and guidelines for loan and grant applications
- ❖ Provides example budgets for startup urban farms



Financial Needs And Resources

USDA Urban Ag Tool Kit

- ❖ Start-up expenses for an urban farm will vary widely by location because many of the components (such as land or utilities) are site-specific.
- ❖ Start-up expenses can be broken down into a few categories:
 - Location – land acquisition and assessment
 - Site preparation
 - Structures
 - Equipment
 - Administrative expenses and operating expenses
 - Costs for indoor growing systems, if applicable

Financial Needs And Resources

USDA Urban Ag Tool Kit

- ❖ Urban Farm Startup Cost Estimate Table Example:
Location: Chicago; One acre in-ground operation

URBAN FARM SITE PREPARATION	Estimate
PERSONNEL	
Project Manager	\$7,500
Subtotal	\$7,500
LOCATION	
Environmental assessment	\$1,000
Land acquisition	\$9,600
Site plan	n/a
Rezoning costs	n/a
Permitting	\$275
Liability insurance	\$1,000
Subtotal	\$11,875
PREPARATION	
Signage	\$620
Fencing	\$12,353
Contamination remediation	variable
Water connection	\$6,178
Soil	\$6,786
Wood chips	
Tractor labor to spread soil and wood chips	\$6,178
Subtotal	\$87,115

<https://www.usda.gov/sites/default/files/documents/urban-agriculture-toolkit.pdf>

Financial Needs And Resources

USDA Urban Ag Tool Kit

- ❖ Urban Farm Startup Cost Estimate Table Example (cont.):
Location: Chicago; One acre in-ground operation

URBAN FARM SITE PREPARATION CHICAGO continued	Estimate
STRUCTURES	
Wash-Pack Station	\$2,000
Greenhouse structures and High Tunnels	\$18,000
Cooler (2 Cool Bot Rooms)	\$4,000
Outdoor storage	\$5,500
Community shade structure	\$2,500
Subtotal	\$32,000
URBAN FARM SITE PREPARATION ESTIMATE + remediation costs	\$138,490
GROWING & SELLING DURING YEAR 1	
Estimate	
Tools and growing supplies	\$12,500
Vehicle	\$5,000
Utility costs (water & electricity)	\$3,000
Accounting service	\$500
Website - hosting, upkeep, design	\$1,800
Marketing & advertising	\$500
Farmer's labor	\$45,000
Computer	\$1,000
GROWING & SELLING	
Total	\$69,300
URBAN FARM YEAR 1 ESTIMATE + remediation costs	\$207,790
Note: this estimate does not include contamination remediation costs. Zoning costs are also not included, as Chicago zones for urban agriculture at this time. These costs are a compiled estimate of the average cost of an urban farm in Chicago, based on data from actual farms.	

Financial Needs And Resources

USDA Urban Ag Tool Kit (Cont.)

❖ Examples of Key USDA Resources:

➤ Farm Service Agency (FSA)

- farm loan programs for land acquisition
- farm storage facility loan program for cold storage program.
- delivers commodity, credit, conservation, disaster, and emergency assistance programs that help improve the stability and strength of the agricultural economy, including urban Ag

➤ Natural Resources and Conservation Service (NRCS)

- grants for high tunnels & efficient irrigation

➤ Rural Energy for America Program (REAP)

- grant program for on-farm sustainable energy projects

Financial Needs And Resources

USDA Urban Ag Tool Kit (Cont.)

❖ Examples of Key USDA Resources (Cont.):

- Sustainable Ag & Research Education (SARE) Program.
 - provides technical assistance as well as grant funding, for research and education projects in sustainable agriculture, including urban agriculture.
- Farmers Market Promotion Program & Local Food Promotion Program. (FMPP) and Agricultural Marketing Service (AMS)
 - grants for planning stages of establishing or expanding local food business enterprises, including in urban areas. Activities can include but are not limited to equipment purchase (except brick-and-mortar), market research, feasibility studies, and business planning.

Financial Needs And Resources

USDA Urban Ag Tool Kit (Cont.)

❖ Examples of Key USDA Resources (Cont.):

➤ Whole-Farm Revenue Protection (WFRP) Program

- provides an insurance policy for all commodities on the farm and is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

➤ Beginning Farmer & Rancher Development Program

- grant program that funds projects that provide education, mentoring, and technical assistance to people entering farming and those in the first 10 years of managing a farming operation (requires a 25 % match)

Financial Resources

- USDA 'Local Food' Compass Guide – a dynamic Esri-based map interface provides case studies of different local food enterprises and their use of federal funding sources – see

<https://www.ams.usda.gov/local-food-sector/compass-map>



Financial Resources

❖ USDA New Farmers Program

➤ New Farmers is a database of programs and resources for beginning farmers and ranchers in the United States.

➤ The New Farmers website and program are a project of the National Agricultural Library in partnership with the American Farm Bureau Federation and was developed to assist people new to farming or ranching and those who have less than 10 years experience.



<https://newfarmers.usda.gov/>

Financial Resources

❖ Farm Credit

- The Farm Credit System is a nationwide network and a cooperative credit structure of borrower-owned lending institutions and specialized service organizations typically for rural agriculture communities.
- Congress established the Farm Credit System in 1916 to provide a reliable source of credit for the Nation's farmers and ranchers.
- Assistance for urban Ag is possible as demonstrated in 2012 project in Cleveland to establish a thriving, sustainable urban farm economy – see <https://www.cobank.com/~media/Files/Searchable%20PDF%20Files/Newsroom%20Financials/News%20Releases/News%20Releases%202012/GFG%20Final%20Release.pdf>

What Is Needed to Process a Loan?

- The more information available at application, the better the chances of a speedy loan process.
Items currently needed to determine credibility:
 - 3 years tax returns. (Income verification)
 - Current balance sheet.
 - Detailed financial information.
 - Detailed production information.
 - Business plan describing in depth what will be farmed, how it will be marketed, who it will be marketed to and references.

<https://farmcreditfl.com>

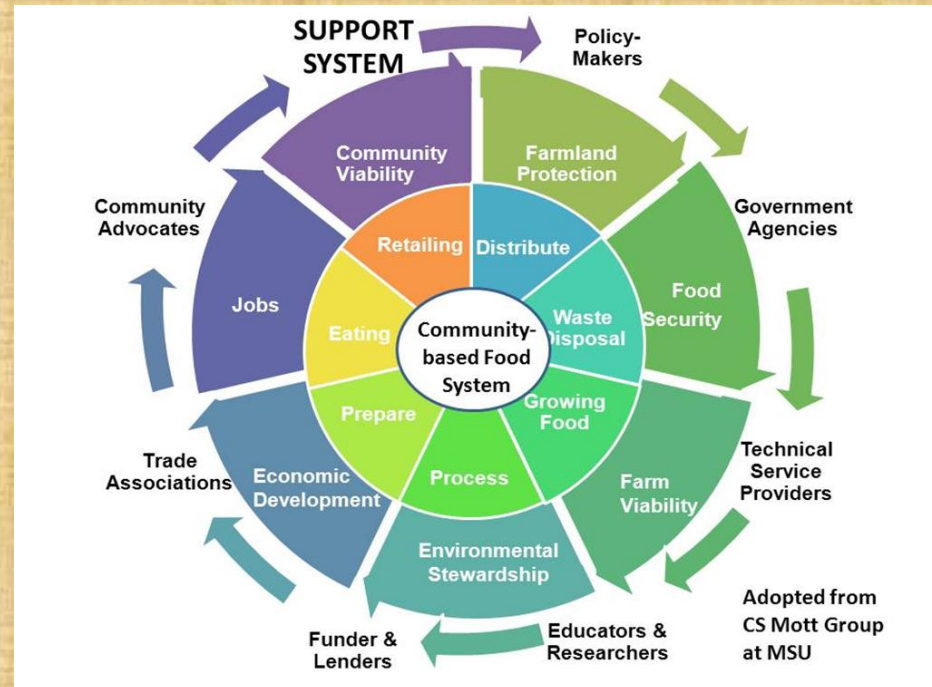


Urban Agroecology: Financial Resources

❖ Alternative financial resources are available due to organizations focused on community food system and local economy development

❖ Potential new “capital” include multiple sources

- Social
- Environmental
- Economic



Alternative Financial Resources Examples

❖ Organization Examples

Watch the short video “Transition Network Intro” at <https://www.youtube.com/watch?v=6yGDkmVLFcl>



<https://transitionnetwork.org/>

Watch the short video “Break the Chains, Build Local Power” at <https://ilsr.org/>

BankLocal website – “Find a community bank and credit union that invests in local economy, including local Ag, using an ILSR rating system” – see <https://banklocal.info/>



Alternative Financial Resources

Examples

❖ Microloans

- Historically, microloans – broadly defined as loans under \$35,000 made to individuals who couldn't usually borrow from a traditional bank – have been an emerging market phenomenon, with the work of Nobel prize winner Muhammad Yunus of Grameen Bank seen as leading the way.
- **Kiva Zip is a pilot program, through which farmers can raise interest free loans**
- In 2014 there are 14 US farmers that raised \$10,000 loans through the site, ranging from a second generation apple farmer in Rochester, NY to a seed bank in Hudson Valley, NY.



<https://www.kiva.org/borrow>

Alternative Financial Resources

Examples

❖ Community Supported Business (CSB)

- You have heard of CSA (Community Supported Agriculture). A CSA is a way for the food buying public to create a relationship with a farm and to receive a weekly basket of produce in season.
- The concept of CSB is based on the CSA concept and is now becoming a much more widely applied way of getting smaller businesses off the ground, including urban Ag food enterprises.

<http://www.startupowl.com/>



Financial Resources Alternative Sources



- INUA Ag provides recognition and philanthropic support to urban farming innovators and leaders through an annual awards program.
- Each year, they award monetary prizes to urban farmers building better food systems.
- **2016 Example Winners**



Michigan Urban Farming Initiative, Detroit



Cagayan de Oro City Inter-agency Committee-Urban Container Household Gardening Program

Urban Container Gardening, Philippines



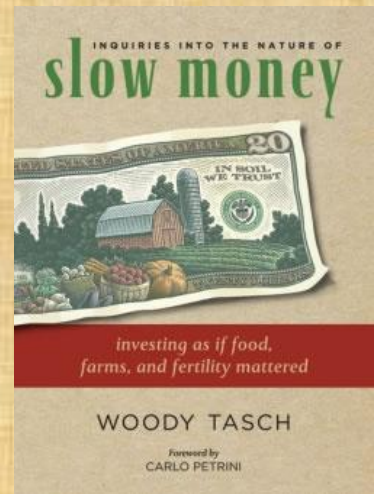
Why Farm, Trinidad & Tobago

Financial Resources

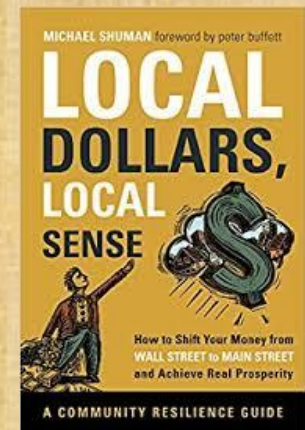
Alternative Source Examples

❖ Community Foodshed Investments

- Slow Money movement - see video “Woody Tasch of Slow Money Unveils the Beetcoin.” at <https://www.youtube.com/watch?v=a0jZBpauVEk>
- Local/Regional Food Economic Development Financing Strategies - see Michael Shuman video at <https://www.youtube.com/watch?v=L-hxJXnBhK8>



<http://www.slowmoney.org/>



<https://www.chelseagreen.com/michael-shuman>

Financial Resources

Alternative Sources Examples

❖ Farm Aid

<https://www.farmaid.org/press-release/farm-aid-invests-family-farm-organizations-building-resilience/>



❖ National Good Food Network:
Field Guide to New American
Foodshed <http://ngfn.org/resources/ngfn-cluster-calls/two-revolutionary-tools-for-beginning-farmers>



❖ National Sustainable Agriculture
Coalition: Farm Bill Grants

<http://sustainableagriculture.net/publications/grassrootsguide/farm-bill-programs-and-grants/>



Financial Resources

Alternative Source Example



❖ Loan Programs from Wholesale Markets

➤ Whole Foods Markets – Local Producer Loan Program – see

<http://www.wholefoodsmarket.com/mission-values/caring-communities/local-producer-loan-program>

• see the short video of Chicago's first vertical organic aquaponic farm, FarmedHere®, a recipient of Whole Foods Market's Local Producer Loan Program -

<http://www.bing.com/videos/search?q=farmedhere+youtube+video&view=detail&mid=365C1F88B74147150381365C1F88B74147150381&FORM=VIRE>

Financial Resources

Alternative Source Example



❖ Crowdfunding

- Kickstarter (<https://www.kickstarter.com/>)
 - it's one of a number of crowdfunding platforms for gathering money from the public, which circumvents traditional avenues of investment.
 - project creators choose a deadline and a minimum funding goal. If the goal is not met by the deadline, no funds are collected, a kind of assurance contract.
 - watch video example for an urban farm project at <https://www.kickstarter.com/projects/43522468/urban-farm-collective>
- Also see an independent crowdfunding video for a Community Farm - <https://www.youtube.com/watch?v=5XuY4g5P3yU>

Financial Resources

Alternative Source Example

❖ Crowd-Resourcing

➤ IOBY (<https://www.ioby.org/>)

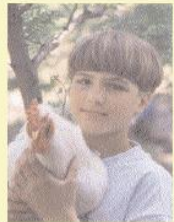
- a non-profit platform that connects leaders with funding and provides campaign management support to make urban neighborhoods safer, greener, more livable and more fun, including Urban Ag projects
- for an example an urban teaching community garden farmers market project - see <https://www.ioby.org/project/chenchita%E2%80%99s-community-garden-farmer%E2%80%99s-market>



Review: One Of Our Textbooks

- ✓ **Excellent resource**
 - Allows you to explore the topics
 - **Comprehensive in scope and applicability**
 - Step by step approach
 - **Provides case studies**

Building A Sustainable Business



A Guide
To Developing
A Business Plan



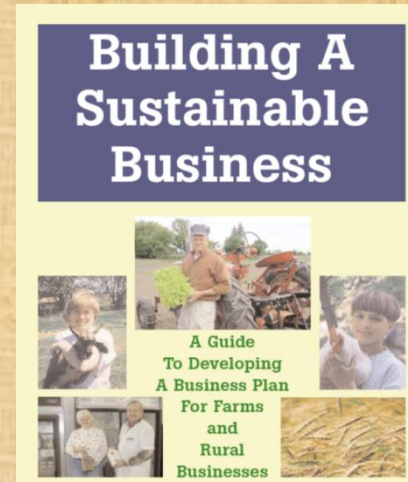
For Farms
and
Rural
Businesses



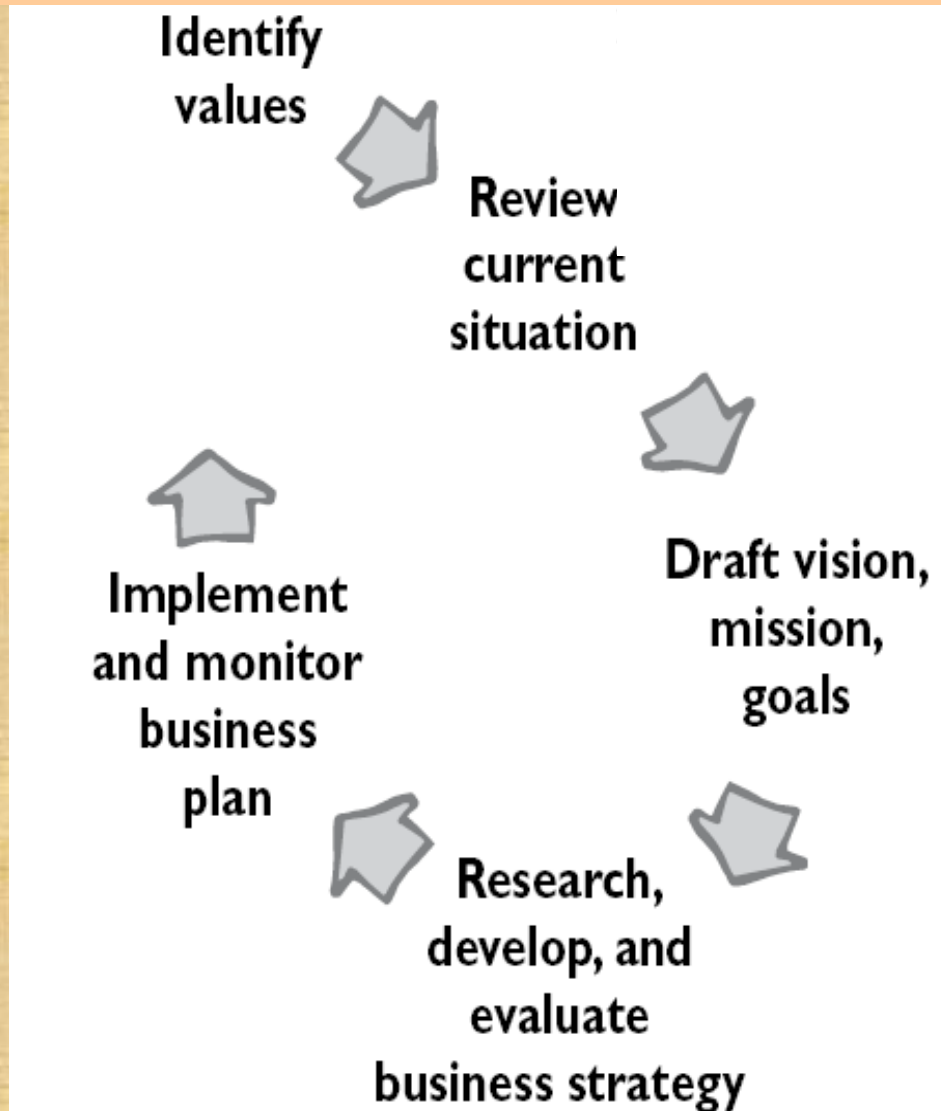
- ✓ Based on “Holistic Management” Principles

Whole Farm Management Record Keeping/Planning

- ❖ Keeping careful records is essential for a successful Urban Ag enterprise. It will allow you to achieve the following:
 - compare actual yields, costs and sales to those projected figures in your business plan
 - crop planning
 - compare actual monitoring data to monitoring checkpoints established by your planning team
 - provide documentation for financing purposes
- ❖ Today there is a growing resource base of online & software tools to assist you in this task



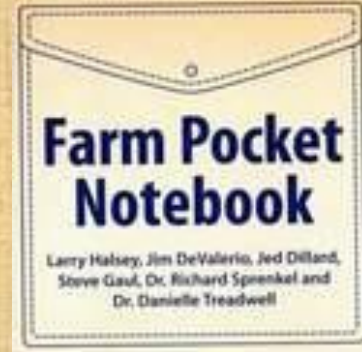
Review: “ Building A Sustainable Business” - Full Circle of Tasks & Process -



Record
keeping
helps in
these
critical
steps !

Whole Farm Management Record Keeping/Planning

- Online Resources for Production Field Notes



- IFAS Farm Pocket Notebook – see <http://smallfarms.ifas.ufl.edu/pocketnotebook/PocketNotebook.shtml>

- ‘AgSquared’ - see video at <http://help.agsquared.com/customer/portal/articles/1101187-quickly-get-started-with-agsquared-video->



Whole Farm Management Record Keeping/Planning

- Online Resources for Production Field Notes

- Crop Planning Software – see

- <http://code.google.com/p/cropplanning/>



- ‘Market Farm Forms’

- see

- <http://www.beginningfarmers.org/market-farm-forms-information-software-spreadsheets-for-local-marketing-and-csa/>

Whole Farm Management Record Keeping/Planning

- Online Resources for Production Field Calculations
 - Interactive Tools
(<http://www.johnnyseeds.com/interactiveTools.aspx>)
 - NRCS Tools – see
<http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/technical/econ/tools>

Whole Farm Management Record Keeping/Planning

- Online Resources for Direct Marketing

- LocallyGrown.net (online Farmers Market) see <http://locallygrown.net/>

- CSAware (CSA management) – see <http://www.csaware.com/>

- Member Assembler (CSA management) - see <http://www.smallfarmcentral.com/member-assembler>

StPete.LocallyGrown.Net



An Online Chemical-Free Produce Market
For the St. Petersburg Community



Whole Farm Management Record Keeping/Planning

- Online Resources for Monitoring Agroecosystem Impacts from Management & Climate Change
 - Monitoring Tool Box - see <http://landstewardshipproject.org/about/libraryresources/scienceandresearch/monitoringtoolbox>
 - Environmental Monitoring Tools – see <http://agriculture.vic.gov.au/agriculture/farm-management/business-management/ems-in-victorian-agriculture/environmental-monitoring-tools>
 - USDA Climate Change Program – see <http://www.climatehubs.oce.usda.gov/southeast>

Watch the video at <https://www.youtube.com/watch?v=vAtzuglmNa4>

Production Management Record Keeping/Planning

- Online Resources for Certified Organic Growers
 - CogPro (Record Keeping for Organic Certification) - see <https://cog-pro.com/>
 - Organic Market Farm Documentation Forms – see <https://attra.ncat.org/attra-pub/summaries/summary.php?pub=23>



Production Management Record Keeping/Planning

❖ Smart Phone Apps

- Cornell Univ. Small Farms Program: Cell Phone Apps – see <http://smallfarms.cornell.edu/resources/tools-and-technology/>
- Gardening Apps – see (<http://mashable.com/2010/04/12/iphone-apps-gardening/>)



Watch the video at <https://www.youtube.com/watch?v=lg5eDzovFS8>

Whole Farm Management Record Keeping/Planning

- Online Resources for Financial Analysis
 - Veggie Compass – see the videos at <http://www.ssawg.org/gfp-veggie-compass/>



Whole Farm Management Record Keeping/Planning

- **Online Resources for Financial Analysis**
 - Local Marketer's Calculator (Cost analysis of using multiple local markets) – see video at <http://agecon.unl.edu/localmarketcalc>

**Local
market
CALC**

THANK YOU . . .



Financial Resources & Production Management

References and Online Resources

- ATTRA Publications
 - ✓ Business Planning and Marketing - <https://attra.ncat.org/oasdf/>
 - ✓ Documentation Forms for Organic Crop and Livestock Producers - <https://attra.ncat.org/attra-pub/summaries/summary.php?pub=358>
 - ✓ Holistic Management: A Whole-Farm Decision Making Framework - <https://attra.ncat.org/attra-pub/summaries/summary.php?pub=296>
 - ✓ Successful Record Keeping for Sustainable Agriculture - https://attra.ncat.org/newsletter/attranews_1105.html
- Beginning Farmers: Funding Sources - <http://www.beginningfarmers.org/funding-resources/>
- Carolina Farm Stewardship Association: Record Keeping - <https://www.carolinafarmstewards.org/record-keeping/>
- Farmers' Legal Action Group
 - Recordkeeping Instructions and Templates for Small-Scale Fruit and Vegetable Growers - <http://www.flaginc.org/publication/recordkeeping-instructions-and-templates-for-small-scale-fruit-and-vegetable-growers-2/>

Financial Resources & Production Management

References and Online Resources

- Growing for Market: Record Keeping Key to Successful Farming - <http://www.growingformarket.com/articles/Record-Keeping-Key-to-Successful-Farming>
- Growing Small Farms: Record Keeping - <https://growingsmallfarms.ces.ncsu.edu/growingsmallfarms-farmrecords/>
- Henderson, E. and K. North. 2011. Whole-Farm Planning: Ecological Imperatives, Personal Values, and Economics. Chelsea Green Publishing, VT
- Kerr Center for Sustainable Agriculture - <http://www.kerrcenter.com/>
- Leopold Center for Sustainable Agriculture - <http://www.leopold.iastate.edu/>
- Minnesota Institute for Sustainable Agriculture. Introduction to Whole Farm Planning: Combining Family, Profit and Environment - http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_354163.pdf
- National Affordable Housing Association. Urban Farming Information and Resources – see <https://www.nahma.org/members/resources/urban-farming-information-resources/>

Financial Resources & Production Management

References and Online Resources

- New England Small Farm Institute - <http://www.smallfarm.org/>
- RUAF. Financing Urban Agriculture – see <https://www.ruaf.org/sites/default/files/FINANCING%20URBAN%20AGRICULTURE.pdf>
- Seedstock. 2014. Six Innovative Ways to Fund Your Ag Startup or Farm – see <http://seedstock.com/2014/08/07/six-innovative-ways-to-fund-your-ag-startup-or-farm/>
- Southern Sustainable Agriculture Working Group: Record Keeping Samples & Templates - <http://www.ssawg.org/gfp-recordkeeping/>
- St. Claire, M. 2014. How To Make A Crowdfunding Video That Works – see <https://www.forbes.com/sites/neilstclair/2014/11/27/how-to-make-a-crowdfunding-video-that-works/2/#>
- UF/IFAS Small Farm and Alternative Enterprise Program Publications
 - Agriculture Loans and Grants - http://smallfarms.ifas.ufl.edu/planning_and_management/loans_and_grants.html

Financial Resources & Production Management

References and Online Resources

- USDA
 - Financial Resources for Farmers and Ranchers - <https://www.usda.gov/topics/organic/financial-resources-farmers-and-ranchers>
 - National Agricultural Library: Small Farm Funding Resources http://www.nal.usda.gov/ric/ricpubs/small_farm_funding.htm
 - Sustainable Agriculture, Research and Education (SARE): Grants - <https://www.sare.org/Grants>
 - Urban Farming Toolkit - <https://www.usda.gov/sites/default/files/documents/urban-agriculture-toolkit.pdf>

Financial Resources & Production Management

Online Video/Webinar Resources

- CAFF - Building Sustainable and Resilient Food Systems” at <https://www.youtube.com/watch?v=nIHS2un9XXc>
- Farm Sage App – https://www.youtube.com/watch?v=y0KLgTY9_Bk
- Ioby. Let’s Get Started - <https://www.ioby.org/about>
- Land Stewardship Project - <http://landstewardshipproject.org/posts/podcast>
- Market Gardening on a Dime - <https://www.youtube.com/watch?v=lpSnozbl0Ew>
- National Good Food Network. The Field Guide to the New American Foodshed - <http://ngfn.org/resources/ngfn-cluster-calls/two-revolutionary-tools-for-beginning-farmers>
- Record Keeping for Incubator Farms and Farmers - <http://www.ssawg.org/gfp-recordkeeping/>
- Slow Money.
 - Youtube Channel Videos - <https://www.youtube.com/user/woodytasch>
 - “Financing Our Foodshed: Growing Local Food With Slow Money” - <https://www.youtube.com/watch?v=qqKva5KoRjQ>
- The Carrot Project. “Financial Management Webinars” – http://www.thecarrotproject.org/farmer_resources/past_webinars
- Urban Farmer Guys. “Farming In The Hood: Parts 1, 2 & 3” – <https://www.youtube.com/watch?v=AyRMvXZIKaw>

Financial Resources & Production Management

Online Video/Webinar Resources

- Urban Farmer In The City – <https://www.youtube.com/watch?v=7m2nxfddu3I>
- USDA Urban Ag Webinar - <https://www.youtube.com/watch?v=GZbT-e8V2yo&feature=youtu.be>