The New Generation Farmer
sustainable • local • organic
Who is the new generation farmer?
New Gen Farmers are Values-Driven

- Community Oriented
- Respect for the Environment
- Dedicated to Continuing Education
- Thrifty
- Focus on Quality of Life
They are Creative

• Season Extension
• Integrated Pest Management
• Soil Health
• Irrigation/Water Quality Management
Good Marketers

- Genuinely Like People
- Customer Focused
- Thoughtful Communicators
- Active in Their Communities
- Employee Focused
Volunteer Labor

- Build Local Community Relationships
- Exchange Labor for Produce
- Value Sustainable Food Products
Multiple Distribution Channels

- Traditional Farmer
  - Broker/Distributor
  - Wholesale
  - Retailer
  - Consumer

- New Generation Farmer
  - Direct Wholesale
  - Retailer Restaurant
  - Retailer
  - Consumer

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Direct to Consumer

- Farmers’ Markets
- CSAs

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Retail, Restaurants and Institutions
Direct Wholesale

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FARM CREDIT
Multiple Distribution Channels

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Leasing Land

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What does the farm look like?
Market Garden

• Farm Size – 1-3 Acres
• Experience – 0-3 Years
• Gross Sales – $17,000 / Acre
Market Farm

- Farm Size – 3-6 Acres
- Experience – 8-10 Years
- Gross Sales – $12,000 / Acre
Specialized Farm

• Farm Size – 6-12 Acres
• Experience – 10+ Years
• Gross Sales – $9,700 / Acre
Commercial Farm

• Farm Size – 12+ Acres
• Experience – 25+ Years
• Gross Sales – $7,500 / Acre
Challenges for the Farmer

- Affordable Land
- Collateral
- Acceptance from traditional lenders
Financing Requirements

- **Acreage**
  - Market Garden: 1–3 Acres
  - Market Farm: 3–6 Acres
  - Specialized Farm: 6–12 Acres
  - Commercial Farm: 12+ Acres

- **Loan Size**
  - Market Garden: $5,000
  - Market Farm: $5–15,000
  - Specialized Farm: $15–40,000
  - Commercial Farm: $40,000+

- **Type of Loan**
  - Production Small Equipment
  - Equipment Small Structures
  - Equipment Larger Structures
  - Land Structures

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Flexibility
Bill Kitsch,  
Sales Manager