

C E L E B R A T I N G   F I V E   Y E A R S

# Farm Start<sup>LLP</sup>

seed capital



Dear Reader,

The long-term strength and soundness of the agricultural community in the Northeast is dependant on “new blood” entering the industry. Ten years ago, Don Rogers, a long-term business consultant challenged Farm Credit with an idea that would provide a powerful new tool to assist start-up farmers in obtaining working capital and learning sound business management skills. Don’s idea grew into FarmStart, a program which now celebrates five years of operation. Don is now retired, although he still works a few hours a week as a resource to FarmStart, bringing the same passion for young people entering agriculture that motivated his idea 10 years back. David Boone, executive vice president, followed through with that original idea, turning it into the thriving program that today actively assists 65 farm family businesses to realize their dream of becoming successful new farmers.

We open this report by thanking all of those who have been involved in making this program the success that it is today. First and foremost, thank you to Don Rogers for his intuitive idea and to David Boone for his work in development and implementation of the program over the past five years, as well as his training efforts.

We also recognize the Farm Credit Administration, our regulator, for approving this program five years ago as part of its *Investments in Rural America* initiative, as well as our partner in developing and funding, CoBank.

We congratulate all of our FarmStart participants for their hard work and dedication. Any new business, especially one within the agriculture industry, faces its own challenges, and through hard work and dedication these beginning farmers have prevailed at overcoming those startup obstacles.

The program would not be operating without our 39 FarmStart advisors; we commend them for their efforts in working with these new farmers. Our advisors work one-on-one with FarmStart participants in monitoring their business plan and financials. Through these extended efforts, they have helped to ensure each new farmer’s success, as well as the success of the agriculture industry as a whole.

This report illustrates the success of the FarmStart program in supporting startup agriculture businesses. You will find profiles of 10 of our FarmStart participants, as well as the new approaches many participants utilize to ensure success in this competitive industry. You will also find information on the challenges facing these beginning farmers and detailed information on the FarmStart program. We hope that you find this report informative and insightful.

Sincerely,



Abbott W. Lee  
Chairman, Board of Directors  
Farm Credit East, ACA



William J. Lipinski  
Chief Executive Officer  
Farm Credit East, ACA







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# FarmStart: Celebrating Five Years

Five years ago, Farm Credit East initiated a program to support talented, hardworking individuals entering agriculture. In developing this initiative, Farm Credit East listened to individuals involved in startup farms as well as veterans who had a passion for young people entering agriculture.

Helping young people get started in farming is a long-term commitment by Farm Credit. However, as we came into the new century, there was a growing recognition that there was a missing piece in the financing tools available to the young and startup farmer. They could rent a farm, or perhaps even finance it using conventional mortgage financing through either Farm Credit or FSA. They could lease machinery, equipment and other necessary farming assets, or finance their acquisition with a loan secured against what was purchased. However, it was clear that “day-to-day working capital” was very difficult to obtain.

Most beginning producers had no credit history and no security to back a line of credit. As a result, most startup farms were starting out in

business without the working capital necessary to produce their first crop and successfully bring it to market. It often meant that they could not pay their input suppliers under normal terms, and so they started out as “slow pay” buyers right out of the starting gate. Often, starting farmers turned to using consumer credit cards for working capital, paying exorbitant rates to do so. While these working capital strategies were

perhaps the only avenue, they were counterproductive to achieving success because they fostered bad business practices and were very expensive.

The other key limiting factor with startup farmers was the need for coaching in business planning and financial management disciplines. Based on our desire to develop a better way to fill this marketplace gap and get startup farmers to the point where they had the successful credit history and the good business discipline to qualify for a conventional line of credit, Farm Credit East developed the FarmStart, LLC concept.

Now celebrating its fifth year, FarmStart has invested more than \$2.5 million in 65 participants, some of whom have graduated and moved on to traditional Farm Credit East loans.

The first initiative of its kind in the United States, FarmStart helps to fulfill Farm Credit East’s vision of a vibrant, entrepreneurial agricultural



community by giving strong, new entrants a healthy start. FarmStart, LLP recognizes the need to invest in the future of farming and agriculture in the Northeast.

Farm Credit East is very optimistic about northeast agriculture. One of its strengths is diversity — diversity in crops grown, marketing approaches, farm size, business structures and future plans. This diversity also relates to number of years in business — we have centennial and bicentennial farms, but we also have new operations seeking new opportunities.

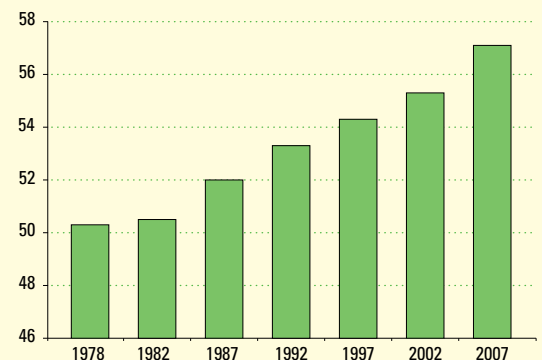
## Young & Beginning Farmers

More than a quarter of current farm operators in the United States are 55 years of age and older, according to USDA's Census of Agriculture.

While the U.S. agriculture industry may be dominated by farm establishments that have had the same principal operator for 10 years or more, there has also been a 29 percent increase in farmers under 35 years of age with farming as their second occupation, since 2002 — these young farmers are just taking on their responsibilities in a bit of an untraditional way. Beginning farmers are finding niches that address needs within the agriculture community and stepping up to the challenge. These niches allow them to keep their operations smaller, resulting in a 40 percent increase in small farms (50 acres or less) over the past 10 years. The new farmers are increasingly using new marketing techniques, such as social media and direct marketing, with a 17 percent increase in direct sales seen since 2002. Farming as a primary occupation is becoming less and less common, with a 19 percent decrease, while farming as a second occupation is becoming the norm, with a 34 percent increase in part-time farming. Beginning farmers in the United States, especially, are following this trend, with almost 80 percent of them working off the farm as well, according to the USDA's Census of Agriculture, 2007.

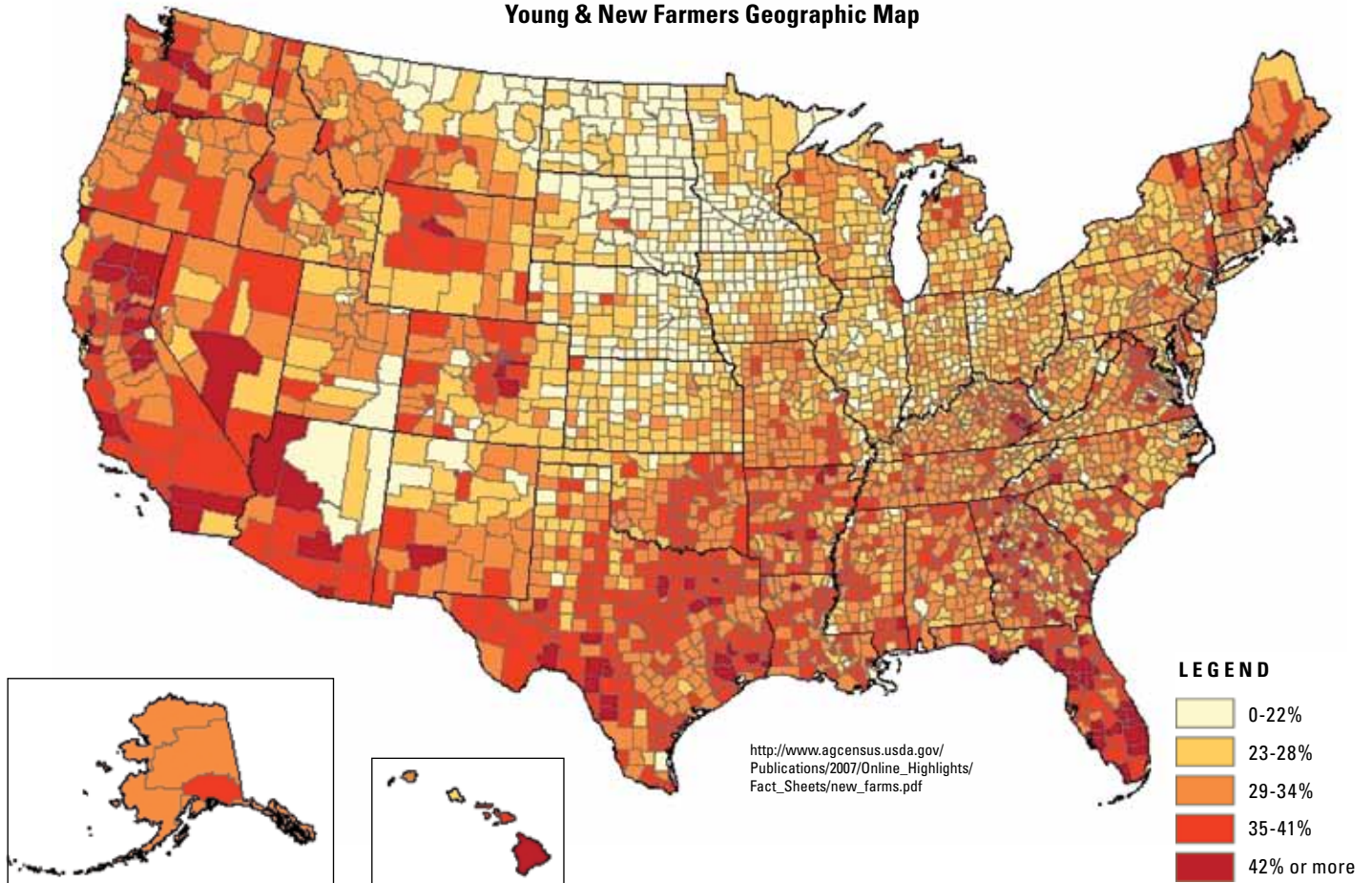
Seventy-five thousand new farms have been established since 2002. Fourteen percent of farms have principal operators who have only been farming their present farm for two years or less. According to the following geographic map, which illustrates the percentage of farms that have principal farm operators who started working on their present operation

**Average Age of Principal Operator  
(1978 - 2007)**



[http://www.agcensus.usda.gov/Publications/2007/Online\\_Highlights/Fact\\_Sheets/demographics.pdf](http://www.agcensus.usda.gov/Publications/2007/Online_Highlights/Fact_Sheets/demographics.pdf)

Young & New Farmers Geographic Map



within the last 10 years, the majority of these new farmers are concentrated in the South and the West, but the Northeast follows closely behind, with 23 percent or greater of the farms having principal operators who have begun farming within the past 10 years.

## Challenges New Farmers Face

The challenges of beginning a new farm operation are numerous and complex. Over simplification of the issues that inhibit startup farm operations fail to provide the complete picture. The fact of the matter is that there are many successful beginning farm operations and there are those that for a variety of reasons try farming but do not continue.

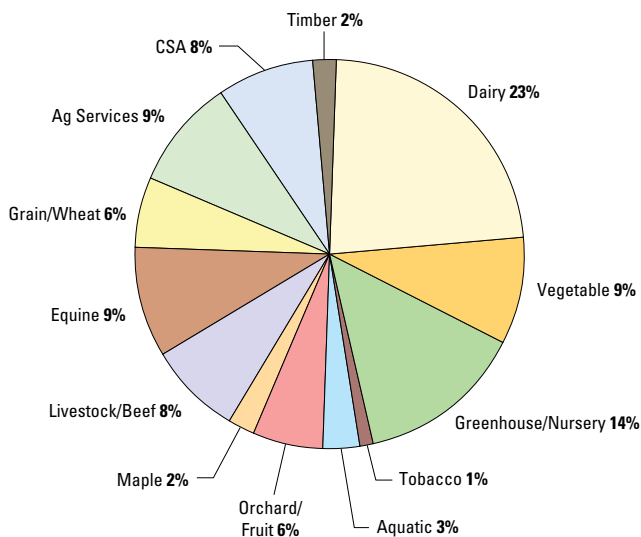
In startup or transitioning businesses, the timing mismatch between upfront expenses and income make it difficult to develop strong working capital. New businesses have very few resources of working capital during their first-year production cycles. Many investors and lending institutions are hesitant to invest in these new businesses because they don't have the credit history and/or equity of an established business.

Furthermore many new businesses lack the business knowledge and time management skills needed to efficiently run a new business. Others lack expertise in the field or the marketing skills needed to promote and sell their product. Still other new business owners lack the confidence to undertake new challenges and face potential competition head on.

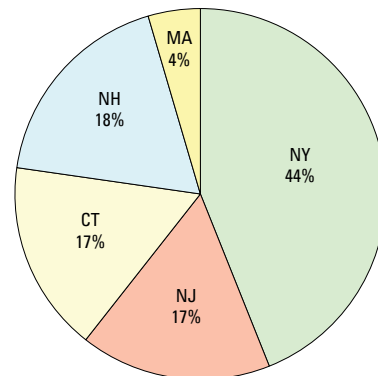
## Farm Credit East's FarmStart

Our FarmStart participants are following many of the trends the USDA's Census of Agriculture found of new and young farmers across the country. The majority of participants are utilizing direct marketing methods, many have off-the-farm jobs in addition to the farm and all of them have found a niche in their community and filled it. The following charts illustrate the demographics of Farm Credit East's FarmStart customers.

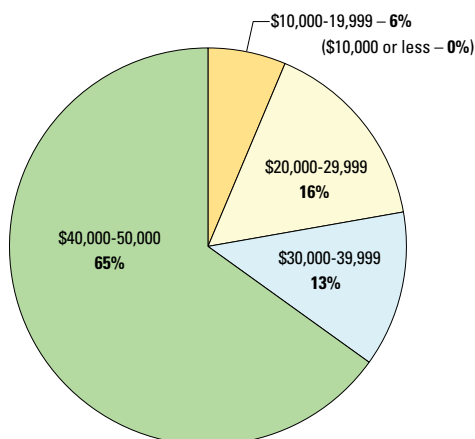
**FarmStart Participants by Commodity**



**Percentage of FarmStart participants per Northeast States**



**Percentage of FarmStart Investments**





# How FarmStart has Helped

## FARM CREDIT EAST FARMSTART PARTICIPANTS

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### Balsam Farms, LLC

WHOLESALE & RETAIL VEGETABLE

AMAGANSETT, N.Y.

OWNERS: ALEX BALSAM  
AND IAN CALDER-PEIDMONTE

FARMSTART SINCE 2008

Alex Balsam did not grow up on a farm. His family always had an extensive garden at their residence on the eastern end of Long Island, which sparked his interest in agriculture. After obtaining his bachelor's degree from Cornell University, Alex had a brief stay on Long Island, before returning to school to obtain his law degree from Buffalo University. In 2003, Alex founded Balsam Farms on ten acres of rented land. Today Alex is a part-time farmer, working at a Long Island law firm, while dedicating most of his summer to the farm.

Ian, co-owner of Balsam Farms, is originally from Michigan where he grew up working on his parents' horse farm. He graduated from Cornell University with a bachelor's degree. In 2005, Ian traveled to Long Island to spend the summer helping his college buddy, Alex, on the farm for the season. He quickly took to vegetable farming and officially joined the





business in 2007, making Long Island his new home. Today, Ian works full time with the wholesale and retail operation.

Balsam Farms is a wholesale and retail fresh vegetable market, operating on 60 acres of rented land. They grow a wide variety of fresh vegetables and flowers, selling to local restaurants, caterers and stores, as well as selling their own produce directly to consumers from their small roadside farm stand.

Without the help of FarmStart, Balsam Farms would not be what it is today. “Living in an area where we will probably never be able to own the land we farm, we have no land for collateral,” explains Ian. “Without collateral, we couldn’t obtain the financing we needed to build our business. That’s where FarmStart came in and helped us as new growers.”

Balsam Farms prides itself on its diverse marketing techniques. Alex and Ian take full advantage of the freshness and quality their one-stop shop provides to its consumers — that’s their competitive edge. “We grow all of our vegetables ourselves,” says Alex; “therefore we are ahead of the competition in terms of freshness, quality and selection.”

“FarmStart has helped get our business to a sustainable level faster than we could have imagined,” says Ian. As a result of FarmStart funds, Balsam Farms has been able to acquire the assets they needed to be successful.

“It’s all about being economically stable,” advises Alex. “As long as you can remain profitable, everything else will fall into place.”







From a young age, Jonathan Eddy, owner and founder of New Boston Beef LLC, was involved in his family's dairy operation. Soon after graduating from college in 2004, he went to his first farmer's market in 2006 and hasn't looked back since.

From that first market experience, Jonathan knew he wanted to get right back into the agriculture industry, but this time with his name and a little different approach. He turned to FarmStart for the funds he needed to get his idea off the ground. "FarmStart provided the flexible cash flow I needed during lean months in order to start my business," said Jonathan.

Two years later, New Boston Beef LLC raises hay and beef, supplying locally produced, all-natural beef to consumers in its surrounding tristate area of Connecticut, Massachusetts and Rhode Island.

"I am the face of New Boston Beef," says Jonathan. "I go to farm markets and sell directly to the customers. I have found this technique to be extremely successful because customers are actually able to 'ask the farmer' and learn the exact trip their beef traveled from the cow right to their hands."

### New Boston Beef LLC

BEEF

NORTH GROSVENORDALE, CONN.

OWNER: JONATHAN R. EDDY

FARMSTART SINCE 2008



### C&C Growers

WHOLESALE GREENHOUSES

WANTAGE, N.J.

OWNERS: CHRIS AND CAROLINE MCCORMICK

FARMSTART SINCE 2008

Chris McCormick grew up in the wholesale greenhouse business. “I always enjoyed the challenges that come with being a grower and the changes that come with each season — keeps you on your toes!” proclaims Chris.

As the farm began to transition into the next generation, FarmStart was the only funding option available to Chris to allow him to continue farming during troubled economic times. Together with his wife, Caroline, C&C Growers, LLC was initiated in June 2008.

Since its establishment Chris and Caroline have learned a few tricks of the trade. “Always put the customer first!” says Caroline. “I ensure that our customers receive only the highest quality product — if I wouldn’t buy it myself, then I don’t sell it! Our customers have come to expect this quality in our greenhouse products and, as a result, we have earned their loyalty and that loyalty is what will allow us to excel at our trade.”



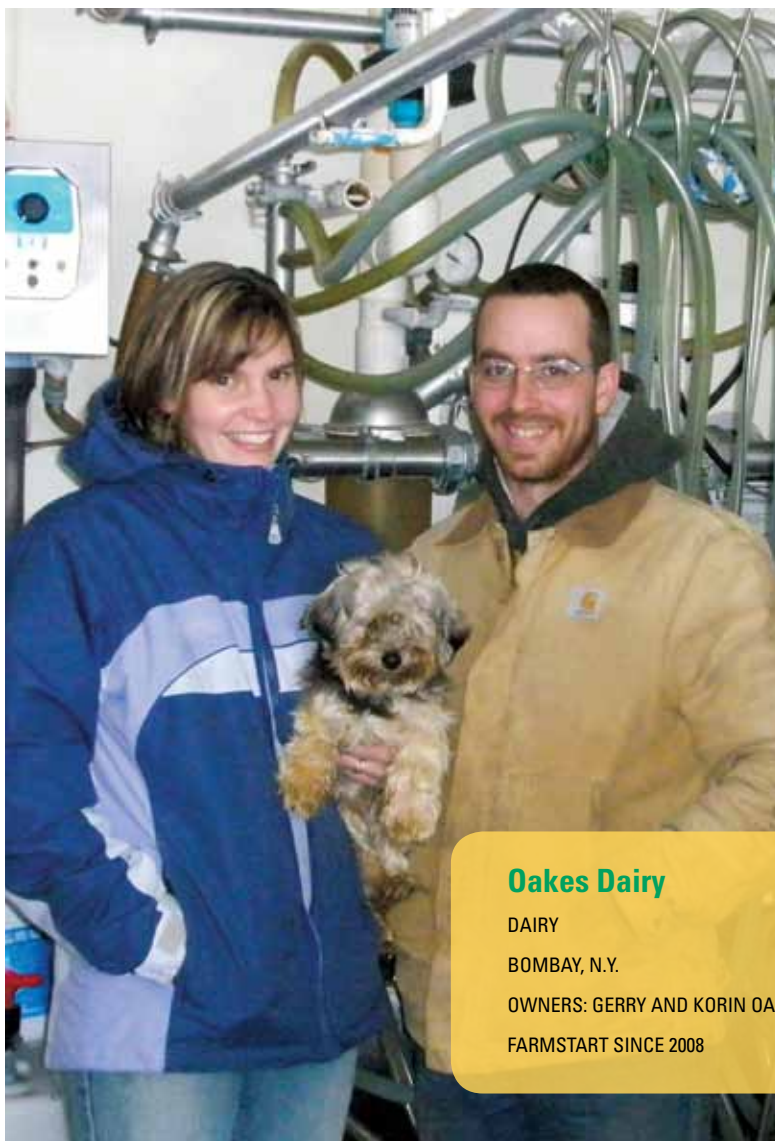
**B**oth Kori and Gerry Oakes were born and raised on New York farms; Kori on a crop farm and Gerry on a dairy. After both graduating from Cornell University with bachelors' degrees in dairy management, they purchased their 92-cow dairy in 2004.

FarmStart provided Oakes Dairy with the working capital bridge to build their farm operation in its early years. During the periods of low milk prices, FarmStart provided them with the working capital and cash flow that allowed them to efficiently manage their business. "Without the assistance of FarmStart, the farm would most likely not be in its current positive financial position," said Gerry.

When asked about their most unique and innovative business practices, Kori replied, "We are never satisfied! We are always looking for new ways to do the same thing, just better. As a result, we have managed to remain as efficient as possible."

Low dairy prices continue to be a challenge in the dairy industry. In order to overcome this deficit, the Oakes have diversified their income by selling excess hay crops and other nonproductive assets. Furthermore, the Oakes have found that sometimes you need to invest just a little more in order to get that added benefit. For example, Gerry has found that often when he provides better or newer equipment, his hired labor is more efficient. The challenges the Oakes have faced since beginning their operation have only made Gerry and Kori that much more efficient and mindful of the future.

The Oakes firmly believe that a solid education will garner success. "Don't be afraid to work elsewhere and acquire new skills," Gerry advises. "We found the time we worked on other farms to be extremely valuable; it allowed us to see the hard work that goes into running a dairy and provided us with valuable experience that we could apply to our own business."



### Oakes Dairy

DAIRY

BOMBAY, N.Y.

OWNERS: GERRY AND KORIN OAKES

FARMSTART SINCE 2008

Jason Connelly had always worked on his aunt and uncle's dairy, but wanted to find a way to leave his own mark on the industry. With the two hoof trimmers in his area nearing retirement, Jason knew there would soon be a need for a new hoof trimmer in his community — it was clear this would be the perfect niche for him to fill.

After learning the business from others who have excelled in the field, Jason was excited about launching Connelly Professional Hoof Care, Inc. Unfortunately he still lacked one important component — funding. After researching different options (with little success), he turned to Farm Credit East's FarmStart program. "FarmStart was the only lending resource that was willing to take such a chance at investing in my startup business"

said Jason. "With FarmStart's help, my business has continued to grow since its initiation in 2008."

When asked what he has learned since beginning his business, Jason advises, "Ask lots of questions! And consider all of your options. You never know what could happen — weather conditions, injuries, economic downturns, etc. Consider all the possible obstacles and have a plan ahead of time on how to overcome them."

Jason also emphasizes the benefits of listening to

your customers, developing relationships with your customers and taking into consideration their opinions and feedback. "The customers," he says, "are purchasing your product, so their feedback is key to your success."

Finally, Jason can't stress this point enough, "Never stop learning! The business world is constantly evolving and expanding. You can never know too much!"



### Connelly Professional Hoof Care, Inc.

HOOF TRIMMING SERVICES

STAMFORD, N.Y.

OWNER: JASON CONNELLY

FARMSTART SINCE 2008





**M**arcy O'Connell grew up on her family's vegetable farm. She ventured off to pursue a non-agriculture career, only to soon realize that farming was her true passion. In 2008, she returned to agriculture, creating Holland Farm LLC based on a new, innovative model to market farm fresh products: Community Supported Agriculture (CSA).

With the start of Holland Farm CSA, Marcy quickly learned that farming is accompanied with new challenges every day. "Knowing there are funds available through the FarmStart program has helped me to stay calm in financial situations," states Marcy.

FarmStart has helped Holland Farm CSA expand to accommodate demand (prior to receiving FarmStart funds, Holland Farm CSA had 95 members, with an additional 55 people on the waiting list). Marcy affirms, "The staff at Farm Credit East are extremely knowledgeable in farming, and knowing they are just a phone call away has allowed me to stay focused on my true passion, farming."

### Holland Farm LLC

CSA

MILFORD, N.H.

OWNER: MARCELYN O'CONNELL

FARMSTART SINCE 2009

**COMMUNITY SUPPORTED AGRICULTURE (CSA)** reflects an innovative strategy that connects local farmers with local consumers. CSA members are ordinary citizens who make a commitment to support small- to mid-size farms throughout the growing season. Participants assume the costs, risks and rewards of growing food along with the farmer or grower. Members help pay for seeds, fertilizer, water, equipment maintenance, labor and so on. In return, the farm provides a continuing supply of fresh produce throughout the growing season.

**Wake Robin Farms**

DAIRY

JORDAN, N.Y.

OWNERS: BRUCE AND MEG  
SCHADER

FARMSTART SINCE 2007

Growing up on his family's farm, Bruce Schader, co-owner of Wake Robin Farms, never envisioned owning his own farm one day, but he soon realized farming is just too far ingrained in him. "It just runs through my blood!" Bruce jokes — and he couldn't imagine any other future.

His wife, Meg, had gone to Cornell for agriculture and shared his same enthusiasm, so together they started their small, family-operated dairy.

Both Meg and Bruce had the agricultural expertise, but lacked the business finance background needed to run their business successfully — that's where FarmStart came in. "FarmStart allowed us the financial flexibility to learn about cash flow and sales fluxes during our first few years in business," said Bruce. "Thanks to FarmStart, we are now in a better position to project expenses and balance our budget."

Once Wake Robin Farms had the necessary starting capital, they could focus on establishing their brand and developing a competitive advantage. They knew they would have to create their own niche in the dairy industry to remain competitive and ensure success. In 2006, Meg and Bruce started with four cows and a yogurt recipe, making their main product a unique, cream-on-top yogurt. They produce three flavors: plain, vanilla and maple. Today, their herd has grown to 12 milking cows and 13 heifers, and their product line has expanded to include bottled milk and artisan cheeses.







### Heiken Farms

WHOLESALE VEGETABLES

PERKINTOWN, N.J.

OWNER: ZACHARY HEIKEN

FARMSTART SINCE 2008

**Z**achary Heiken started working for a local vegetable farmer at the age of 11 and continued learning the trade all through high school. He purchased his first combine at the age of 18 and started to do custom work for other farms. After two years of freelance combining, he had acquired enough capital and equipment to venture back into the produce industry, but this time in his own fields.

With the help of FarmStart's starting capital, Zachary now operates a 1,100-acre wholesale fresh vegetable farm in its fourth year of production. He grows corn, soybeans, cucumbers, pickles, peppers, butternut, zucchini and wheat. "FarmStart provided the additional money I needed to allow my business to grow during the early years," says Zachary. "Working with someone who understands my business and my financials were important to me; and that's just the quality service FarmStart provided."

From a young age, both Meredith and Jeremy knew that farming was in their horizon. Jeremy was raised on a dairy farm and Meredith was involved with horses. After college, Meredith and Jeremy worked (and met!) at the Rutgers Snyder Research Farm, which sparked their interest in tree fruit production.

In 2001, the couple acquired Peaceful Valley Orchards, a farm that had not been active in years. That winter they restored the fruit trees to be ready, just in time to kick off the 2001 peach season! Since then, they have expanded to a 150-acre fruit and vegetable farm with a retail market complete with a commercial kitchen.

FarmStart provided the Comptons with the capital they needed to expand their business and restore their fruit trees to full production so they could keep up with demand. FarmStart has also helped the Comptons

learn that farming is about more than just agriculture; you also have to have business sense and be able to market your product.

Meredith and Jeremy have found their community involvement to be instrumental in their success. They donate three acres of land each year to the nonprofit organization America's Grow-a-Row and open the whole farm to them for gleaning. Peaceful Valley Orchards also hosts a farm camp each year, where children between the ages of 7 and 10 years are able to learn, first hand, about farming and where their food comes from. Their promotion of these activities, as well as other festivals and agritourism events, via word-of-mouth, their website and social media networks, have developed a positive presence for the orchard.

### Peaceful Valley Orchards

FRUITS AND VEGETABLES

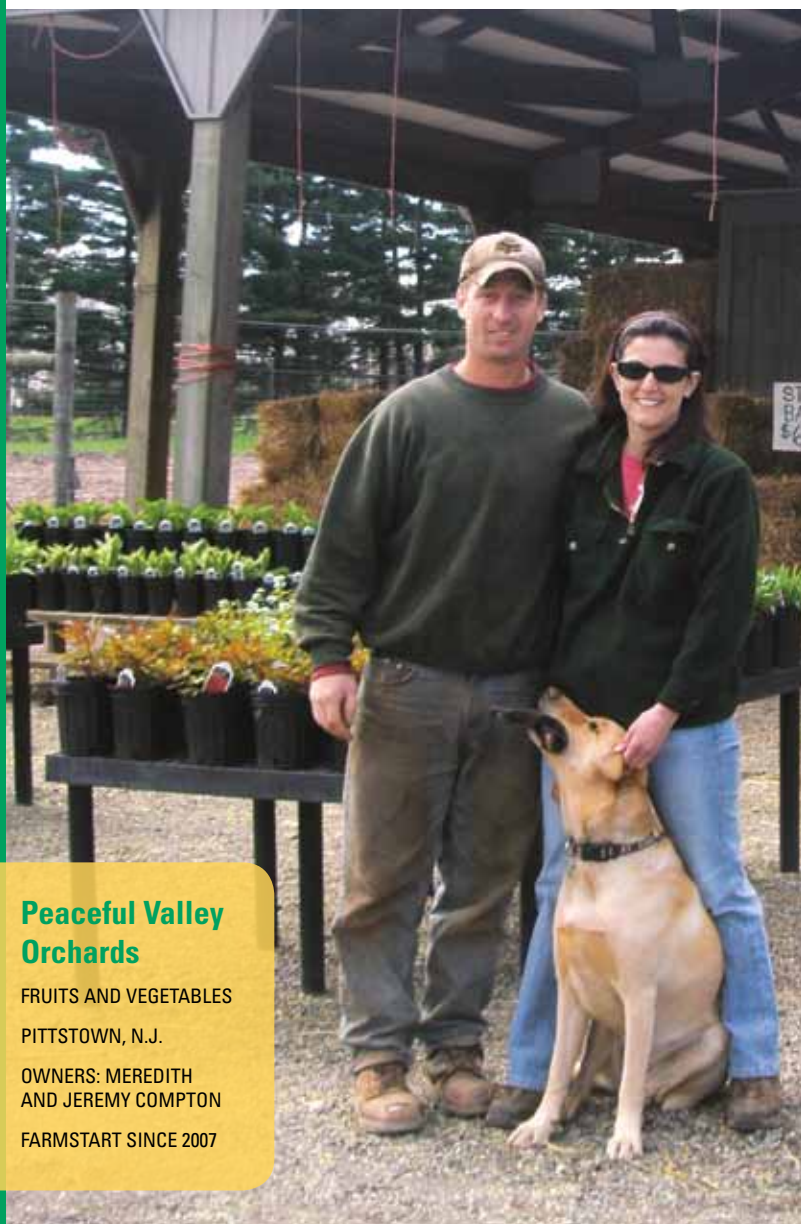
PITTSBURY, N.J.

OWNERS: MEREDITH  
AND JEREMY COMPTON

FARMSTART SINCE 2007

### GLEANNING

Gleaning is the collection of leftover crops from farmers' fields after they have been harvested.





Growing up on a dairy farm, Terri loved cows from an early age. She wanted to continue her family's legacy as the eleventh generation on the dairy farm, but wanted to put her own spin on the way they did business.

Terri started Oake Knoll Ayrshires (OKA) in 2007 with fresh ideas and a new mission. Her goal was to bring people closer to their food, demystifying the process of grass to glass. OKA is a licensed raw milk retailer and dairy operation providing fresh, unprocessed, raw milk from grass-fed, pasture-based Ayrshires to hundreds of customers throughout Southern New England.

"When I got started with FarmStart, I was already a year into my business," says Terri. "My business was expanding due to demand, but I needed money to buy hay for the winter. I didn't have enough of the quality I needed in order to expand the business, so I called Farm Credit." FarmStart funds allowed Terri to increase her herd to 20 milk cows and purchase quality western hay and glass milk bottles.

Two years later, OKA continues to fulfill their mission of reconnecting the public to the food supply in a realistic and sustainable way. Milk is harvested, cooled, bottled and marketed directly to consumers right on the farm, where consumers pick up the product at OKA's small farm stand. As Terri states, "Marketing is often more important than production," and the effective direct marketing strategy at OKA has proved that sentiment.



### Oake Knoll Ayrshires (OKA)

DAIRY

FOXBORO, MASS.

OWNER: TERRI LAWTON

FARMSTART SINCE 2008

#### DIRECT MARKETING

Direct marketing is a sales promotion communication method that reaches the consumer or end user directly, instead of traveling through a traditional channel, such as newspaper or radio.





FarmStart:



# Investing in your Future

**FarmStart** invests working capital in northeast agriculture ventures that show promise of success. This investment functions the same as an operating line of credit. It is intended to provide the critical last dollar of funding to overcome the timing mismatch that makes it difficult for true startup farming operations to generate working capital. Traditionally, FarmStart participants would not be eligible for conventional lending programs because they are new and cannot provide historic financial and business information. The purpose of FarmStart, LLP is to therefore assist these beginning farmers in carrying out a successful startup by making equity investments of up to \$50,000. Along with working capital, FarmStart enables farmers to establish a positive business and credit history during the early stages of their business/career.

## **WORKING CAPITAL**

FarmStart provides a working capital investment in startup or transitioning agriculture businesses. FarmStart helps recipients learn the discipline and skills of effective cash flow management as they develop a successful track record of credit use. The program provides non-recourse subordinated debt — limited to \$50,000 with a minimum interest only for five years and principal due in full in five years. Full repayment is expected.

## **KNOWLEDGEABLE ADVISORS**

A FarmStart advisor works with each recipient. This advisor provides substantial consulting and financial planning to help young farmers stay on track toward achieving their business objectives and establishing a positive business and credit history. FarmStart advisors work exclusively with farmers and therefore know the ins-and-outs of the industry enabling them to provide instrumental advice to these startup farm businesses.

## **BUSINESS PLAN**

All FarmStart applicants are required to submit a business plan along with their application. This plan will help organize the new entrepreneur's mission and business goals as well as define how to distribute their FarmStart funds. The business plan will serve as a guiding roadmap for the first few years of their startup business.

# Who is Eligible?

Any beginning farmer, fisherman, forestry producer, farm related business owners and/or cooperative with great promise for success, but minimal track record to date and limited financial resources are eligible. Candidates are either transitioning into agriculture from another occupation or pursuing nontraditional agricultural businesses with a creative agricultural idea or niche.

FarmStart candidates are expected to be rural entrepreneurs or cooperatives with little accumulated net worth and few financial resources. Candidates have at least two years of relevant experience and are in the early startup phase of operation or making major changes in the first several years. The applicant must be an independent enterprise and can not be affiliated with an established operation. The prospective applicant typically can locate farm resources and has farm-related expertise.

# How to Apply

To apply, an applicant must submit a FarmStart application, current balance sheet, income statement, monthly cash flow budget and a business plan, along with two personal references. A standard credit bureau report will be run on all candidates. The business plan demonstrates that he/she has the ability to successfully use their investment. The business plan includes a mission statement, business objectives, strategies to achieve objectives, marketing strategies, an outline of the capital required and a repayment plan. Recipients are not required to use any other loan or financial service from Farm Credit.



# Final Notes

FarmStart is not a typical Farm Credit East program. To undertake FarmStart, Farm Credit East had to obtain special regulatory approval from the Farm Credit Administration who approved FarmStart as a pilot project under the Investments in Rural America program. Under FarmStart, the underwriting standards are different and not a traditional loan.

Based on five years we note:

- Agricultural entrepreneurship is alive and well in the Northeast states.
- New startup farms are occurring in all parts of the Northeast including rural communities and metropolitan areas.
- Startup farms are focused on meeting consumer needs and developing niche markets. Understanding the market and its limitations and opportunities is critical.
- Many startups are involved in value-added allowing the farmer entrepreneur to obtain a greater portion of the consumer food dollar.
- As with other, more established farms, success is dependent on a solid business plan, financial management and a focus on understanding and controlling input costs.
- Agricultural infrastructure is important to all farms – having access to suppliers, service providers, regulatory agencies and land grant institutions can be very important.
- Risk management including crop insurance is very important to startups that do not have extensive financial resources to deal with crop failure or other unforeseen situations such as farm accidents.
- Startup farms are positive contributors to local communities and should be encouraged by government at all levels. This means creating awareness of the value of local farms and ensuring that local zoning laws do not interfere with the farm.

# FarmStart Advisors

**Kathryn Adams**  
Mayville, N.Y.

**Joseph Baldwin**  
Middleboro, Mass.

**Jay Bana**  
Cortland, N.Y.

**Megan Borlang**  
Greenwich, N.Y.

**Paul Denisky**  
Enfield Conn.

**Justin Dickey**  
Bridgeton, N.J.

**Gregg Doyle**  
Sangerfield, N.Y.

**Jean Gallagher**  
Riverhead, N.Y.

**Nick Gardener**  
Dayville, Conn.

**Henry Grinbaum**  
Flemington, N.J.

**Betsey Howland**  
Sangerfield, N.Y.

**Ryan Hrobuchak**  
Middletown, N.Y.

**Kimberly Iovino**  
Cobleskill, N.Y.

**Jamie Johnson**  
Riverhead, N.Y.

**Dawn Kaufman**  
Bridgeton, N.J.

**Mark Kiriluk**  
Bridgeton, N.J.

**Richard Kimmich**  
Potsdam, N.Y.

**Sheila Manning**  
Dayville, Conn.

**Myra Marcellin**  
Enfield, Conn.

**Michael McPhail**  
Bedford, N.H.

**Katie Moran**  
Flemington, N.J.

**Justin Mortensen**  
Middleboro, Mass.

**Craig Muhlbauer**  
Bridgeton, N.J.

**Tyler Matteson**  
Bedford, N.H.

**Colleen Osterhout**  
Middletown, N.Y.

**Daren Phillips**  
Hornell, N.Y.

**Erin Pirro**  
Enfield, Conn.

**Eric Pohlman**  
Dayville, Conn.

**David Rifenburgh**  
Claverack, N.Y.

**Lizbeth Roberts**  
Enfield, Conn.

**Emily Robertson**  
Geneva, N.Y.

**Samantha Stoddard**  
Bedford, N.H.

**Arby Swift**  
Cortland, N.Y.

**Shirley Taylor**  
Batavia, N.Y.

**Matthew Wendig**  
Burrville, N.Y.

**David Whitesel**  
Flemington, N.J.

**Robert Wiederhold**  
Greenwich, N.Y.

**Erin Williams**  
Middleboro, Mass.

**Robert Yurkewecz**  
Cobleskill, N.Y.



## FARM CREDIT EAST

### Connecticut

Dayville  
800.327.6785

Enfield  
800.562.2235

### Massachusetts

Middleboro  
800.946.0506

### New Hampshire

Bedford  
800.825.3252

### New Jersey

Bridgeton  
800.219.9179

Flemington  
800.787.3276

### New York

Batavia  
800.929.1350

Burrville  
800.626.3276

Claverack  
800.362.4404

### Cobleskill

800.327.6588

Cortland  
800.392.3276

Geneva  
800.929.7102

Greenwich  
800.234.0269

Hornell  
800.929.2025

Mayville  
800.929.2144

### Middletown

888.792.3276

Potsdam  
800.295.8431

Riverhead  
800.890.3028

Sangerfield  
800.762.3276

### Rhode Island

Dayville, CT  
800.327.6785

## YANKEE FARM CREDIT

### New York

Chazy  
800.545.8374

### Vermont

Middlebury  
800.545.1169

Newport  
800.370.2738

St. Albans  
800.545.1097

White River Jct.  
800.370.3276

Report by Farm Credit East Knowledge Exchange

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