



*Long-Term Thinking  
for Today's Issues*

## PLANNING FOR TOMORROW'S CHALLENGES

Farming is filled with challenges.  
Meet those challenges with a plan for your farm.

**Report on**

**CFFO**

**Seminar Series**

**2007**

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## EXECUTIVE SUMMARY

The CFFO Seminar Series 2007 was designed to encourage and enable participants to develop a farm business plan for their own farm operations. This was done by educating participants about the current trends in agriculture and by providing them with an opportunity to learn about the elements of farm business planning.

For most of the seminar participants, the farm income represents 76-100 percent of their total income. Fifty-eight percent of the respondents have an annual gross farm income of \$250,000 and more, and so are representative of full-time family farmers.

The morning sessions were devoted to educating the participants on the trends in agriculture and how those trends impact their farm operations. The majority of the participants indicated they had been at least somewhat aware of the trends in agriculture. It is apparent, though, that very few farmers have a current farm business plan to help them adjust to those trends. Business plans developed in the past were predominantly done for the purpose of gaining access to finances. This is consistent with comments often made by our members (in other meetings) to the effect that they "just want to farm." Even though farmers understand that there is a need to do things differently, such as taking advantage of the different marketing options for selling crops, being part of a co-operative, or tapping into new markets, their focus and expertise is the production of food. There is a level of resistance to "being told what to do and how to do it."

The afternoon sessions of the seminar were spent learning about farm business planning. After learning about the elements of planning, attendees participated in facilitated group sessions in which they prepared plans for a number of fictitious farms.

While very few had previous experience in farm business planning, participants showed a great deal of interest and creativity in these facilitated sessions. Many commented that this exercise, in combination with the materials given to them, was a "good starting point" for developing a plan for their own farm.

At the end of the sessions, the vast majority of the participants indicated they were planning on developing their own farm business plan. Most of them appreciated the fact that they were given guidelines to use, giving them an understanding of where to start and what process to follow.

It is interesting to note that the younger participants in particular are more likely to want to develop a farm business plan as a result of the seminar. While the average age of farmers in Ontario is 52.6 years (Statistics Canada, 2006 Census of Agriculture), the majority of the participants at the CFFO Seminar Series were 50 years of age or younger (37 out of the 68 participants who filled out that portion of the survey). Eighty-nine percent of the participants who were 50 or younger indicated an intent to develop a farm business plan. In contrast, fifty-eight percent of the participants who were in the over-50 category indicated an intent to develop a farm business plan.

Judging by the responses it can be concluded that the Seminar Series 2007 reached its objective and was successful in its educational component, in enabling participants to develop planning skills and in encouraging farmers to develop a farm business plan for their own farm operation.

## **SEMINAR OBJECTIVES AND PROCESS**

The CFFO Seminar Series 2007 had four main goals:

- To bring participants up to date on the trends in agriculture, in particular with regards to farm size, finances and debt and/or marketing options and future opportunities.
- To allow participants to learn the elements of an operational farm business plan and have the desire to develop a farm business plan for their own operation.
- To enable participants to develop basic skills for drafting a farm business plan.
- To provide participants with practical tools, such as a planning template, to assist them in developing their own operational farm business plan.

Each session had a morning speaker who presented the participants with information on the current trends in agriculture. Participants had the opportunity to ask questions throughout these presentations.

The afternoon session was identical for each location. OMAFRA staff presented a detailed outline of the need for a farm business plan, how to develop a plan, which aspects of the farm and the farm family to take into consideration, and a template for developing a plan.

This was followed by a short presentation by CFFO staff, giving a detailed description of a sample farm plan, including financial calculations, a vision statement, strategic elements and strategic objectives (goals).

At each location, participants spent approximately an hour working in groups, developing a plan for one of three fictitious farms that were described in their workbook. A facilitator helped each group, and participants shared their ideas in a plenary session at the end of the afternoon.

As mentioned, each participant was provided with a workbook, containing the agenda for the day, an explanation of the elements of farm planning, a farm plan example and group exercises, as well as a template and information provided by OMAFRA.

Each participant was also asked to fill out a survey. The survey had been designed to gather information regarding participants' farm background and past planning experience, as well as their future plans for developing a farm business plan for their own operations.

## PARTICIPANT SURVEY

All seminar participants were asked to fill out the participant survey. The survey was divided in two sections. Section A asked participants for information about themselves and their farm businesses and was filled out during the morning session. Section B asked them about their plans for farm business planning in the future and about their seminar preference. Participants were asked to fill out Section B at the end of the afternoon session.

Not all participants filled out a survey; while 99 people attended the seminar series, 73 surveys were filled out. Also, participants didn't always answer all the questions in the survey, which is why the number of responses doesn't necessarily add up to 73, the total number of surveys filled out at the seminars.

Certain parts of the survey are deemed not relevant to the purpose of the seminar series and to the purpose of this report, and will therefore not be included in the findings other than the reporting of the aggregate numbers. In particular, questions A (farm business structure or relationship to agriculture), F (membership in CFFO), G (participation in previous CFFO seminars) and L (suggestions for future CFFO seminar series) will not be reported on in detail.

### The following questions were part of Section A:

#### A. Farm Business Structure or Relationship to Agriculture

- Sole Proprietorship Farm
- Farm Partnership
- Farm Corporation
- Farm-related business
- Non-farm business
- Non-farm rural resident (population under 20,000)
- Urban (population 20,000 and over)

#### B. Gross Farm Income Category

- \$0 to \$9,999.
- \$10,000 to \$49,999.
- \$50,000 to \$99,999.
- \$100,000 to \$249,999.
- \$250,000 to \$499,999.
- \$500,000 to \$999,999.
- \$1,000,000 or more
- Not applicable

#### C. Percent of Family Income from Farming

Estimate the percent of your family income that comes from your farm business:

- 0% to 25%
- 26% to 50%
- 51% to 75%
- 76% to 100%
- Not applicable

#### D. Commodity

List the commodities that generate more than 25% of your gross farm income:

#### E. Age

- Less than 20
- 20 to 30
- 31 to 40
- 41 to 50
- 51 to 60
- Over 60

#### F. Member of CFFO

- Yes
- No

#### G. Participation in Previous CFFO Workshop Series

- All
- 3 to 5
- 1 or 2
- 0



## PARTICIPANT INFORMATION - GENERAL

There are two main reasons for the participant survey:

- To find out if the seminar objectives have been accomplished.
- To gather information about seminar participants that will assist the CFFO in the development of future seminar series and other events.

Certain parts of the survey will be reported on in the form of aggregate numbers. This is the case for the following questions:

- A: Farm Business Structure or Relationship to Agriculture
- F: Membership in CFFO
- G: Participation in Previous CFFO Seminars
- L: Suggestions for Future CFFO Seminar Series

### A. Farm Business Structure or Relationship to Agriculture

22	Sole Proprietorship Farm	(31%)
27	Farm Partnership	(38%)
18	Farm Corporation	(25.4%)
1	Farm-related business	(1.4%)
3	Non-farm business	(4.2%)
0	Non-farm rural resident (population under 20,000)	
<u>0</u>	Urban (population 20,000 and over)	
71	<b>Total Responses</b>	

**COMMENT:** This means that 95 percent of the participants were active farmers. Of those participants, 33 percent had sole proprietorship farms, 40 percent were in a farm partnership while 27 percent were involved in a farm corporation. Compared to 2004 (the last year for which we have the same information), this is a seven percent decrease in sole proprietorship, an 11 percent increase in partnerships, and a four percent decrease in involvement in farm corporations by participants.

### F. Member of CFFO

63	Yes	(89%)
8	No	(11%)
<u>71</u>	<b>Total Responses</b>	

**COMMENT:** These numbers are very similar to the 2004 survey result for the same question.

## G. Participation in Previous CFFO Workshop Series

9	All	(12.5%)
27	3 to 5	(37.5%)
11	1 or 2	(15.3%)
25	0	(34.7%)

**72 Total Responses**

**COMMENT:** Compared to 2004, there was a significant increase in first-time participants (34.7 percent compared to 22percent), with a decrease in all other categories. This is likely due to a change in focus for the 2007 seminar series; while previous series were by and large designed to help the organization in its policy development, this year's series was focused on helping farmers developing farm business planning skills and was therefore more education-oriented. This change would likely have attracted a different segment of our membership.

## L. Suggestions for Future CFFO Seminar Series

41	Prefer education
6	Prefer policy
17	No preference

**64 Total Responses**

**COMMENT:** By far the large majority, 64 percent, would prefer educational seminar sessions over policy-oriented sessions, while 27 percent has no preference. Only nine percent prefers policy-oriented seminars. These findings will be taken into consideration when future seminars are developed.

Other parts of the survey, those that are specific to the issue of farm business planning, will be reported on in more detail. However, for those parts aggregate number are available as well. They are as follows:

## H. Knowing the trends

Before this morning's presentation, how aware were you of the trends and statistics in agriculture?

**17 Very aware**

**49 Somewhat aware**

**6 Not aware**

**72 Total Responses**

**COMMENT:** The morning session was designed to help participants understand the changes that are taking place in agriculture and how those changes impact them on their farms. Those who indicated that they were very aware of the trends were mostly in the 51 years of age and over category; however, those who indicated that they were not aware of the trends were also in that same category.

## I. Farm Business Planning History

Have you ever written a farm business plan for your operation?

**48** (72%) **No**, because \_\_\_\_\_

**19** (28%) **Yes**, because \_\_\_\_\_

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**67 Total Responses**

**COMMENT:** Seventy-two percent of participants had never developed a farm business plan for their operation, although many indicated they had a plan “in their head”. Those who did have a written business plan had often developed it for the purpose gaining access to financing.

## J. Plans for the Future

As a result of the afternoon session, will you develop a farm business plan for your farm?

Those who had **no previous planning experience** answered this as follows:

**48 Total Responses**

**39 (81.25%) Plan to develop a farm business plan for their farm**

**11 (28.2%) Plan to look into getting additional training**

Those who **did have previous planning experience** answered it as follows:

**19 Total Responses**

**11 (57.9%) Plan to develop a farm business plan for their farm**

**5 (45.5%) Plan to look into getting additional training**

Those who have no previous planning experience are more likely to develop a farm business plan in the future.

## K. Developing your Plan

If you answered yes to the previous question, please also answer the following question:

How helpful was today’s seminar session in training you in what you are going to put into your farm plan?

**39 (67.2%) Very helpful**

**19 (32.8%) Somewhat helpful**

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**58 Total Responses**

## **PARTICIPANT INFORMATION SPECIFIC TO FARM PLANNING PRACTICES**

There are several ways of looking at the data that was provided by the participants. This report will provide the information in four different ways: by seminar location, by participants' age, gross income from the farm, and by participants' main commodity. Although a multitude of information was gathered, this section will focus only on a few items: awareness of the trends in agriculture (question H), previous farm business planning experience (question I), plans for farm business planning in the future (question J), and the helpfulness of the session (question K).

Also included in this section are individual comments made by participants. The participants' numbers in the comment section correspond with the participants' numbers in the location table.

Numbers and percentages mentioned in the facilitator's comments are can only be based on the data provided by the participants; participants who did not fill out the survey are not included in those numbers.

A blank cell in the table means the participant did not answer that particular question.

## INFORMATION BY SEMINAR LOCATION

### 1. ELMWOOD

	How aware were you of the trends and statistics in agriculture?	Have you ever written a farm business plan for your operation?	As a result of the afternoon session, will you develop a farm business plan for your farm?	How helpful was today's seminar?
1	Somewhat aware	No	Yes	Somewhat helpful
2	Somewhat aware	No	Yes	Somewhat helpful
3	Somewhat aware	Yes	Yes, with additional training	Very helpful
4	Somewhat aware	No	No	
5	Somewhat aware	No	Yes, with additional training	Very helpful
6	Very aware	Yes	Yes, with additional training	Very helpful
7	Not aware	No	No	
8	Somewhat aware	No	Yes, with additional training	Very helpful
9	Somewhat aware	No	Maybe	Somewhat helpful
10	Somewhat aware	Yes	Yes	Somewhat helpful
11	Very aware	Yes	Yes	Very helpful
12	Somewhat aware	No	Yes	Very helpful
13	Somewhat aware	No	No	Somewhat helpful
14	Somewhat aware	No	Yes, with additional training	Very helpful

### PARTICIPANTS' COMMENTS:

	I. Have you ever written a farm business plan for your operation?	J. As a result of the afternoon session, will you develop a farm business plan for your farm?	K. How helpful was today's seminar?
1	Did not think it was important.	We will have to look at succession.	Lots of variables on every farm.
2	My plan is to do a plan.	I feel that it could help me get where I want to go.	
3	For expansion of our barn and feeding equipment.	Now I have some guidelines.	I have a son who is thinking of becoming a farmer.
4	I have plans but they are not written down.	Too old, keep it in my head.	
5	It's simple, in my head, and subject to change.	I need assistance in learning about the value of incorporating.	It really made me think.
6	But didn't finish it.	I would like to farm successfully, and government is funding training.	Was the first map I've seen on a "how to ..."
8	It's in our head.	We'll think about it. Sounds like a good idea.	
10	As a new farmer I explored some costs and processes to becoming a farmer.	Already started but I will make changes.	It made me look at things in a different way.

11	In earlier years for financing needs.		
12	I didn't get around to it.	It is wise to keep looking at the farm and evaluating it.	It lays out the process to follow.
13	But we set goals for the next three years.	I need to set goals and reduce risk. Knowledge is invaluable.	It triggered an appreciation for foresight.

**FACILITATOR'S COMMENTS:**

- The majority of the surveyed participants in Elmwood were younger than 50 years of age (64 percent), with only four farmers over the age of 50.
- For nine of the surveyed participants, the farm's income represented 76-100 percent of their total income, while for two of the farmers, whose gross farm income was less than \$50,000, the farm's income accounted for less than 25 percent of their total income. Eight of the participants had a gross farm income of \$250,000 and over.
- Seventy-eight percent of the participants indicated that they had been somewhat aware of the trends, while 14 percent said they had been very aware of the trends in agriculture.
- Out of the ten (10) participants who had not previously developed a farm plan for their operation, six indicated at the end of the afternoon that they intend to so. Three of them plan on getting additional training for developing their own farm business plan.
- All four participants who had developed an on-farm plan in the past indicated that they would do so again in the future; two of them intend to get additional training.

**2. GUELPH**

	<b>How aware were you of the trends and statistics in agriculture?</b>	<b>Have you ever written a farm business plan for your operation?</b>	<b>As a result of the afternoon session, will you develop a farm business plan for your farm?</b>	<b>How helpful was today's seminar?</b>
1	Somewhat aware	No	Yes	Somewhat helpful
2	Somewhat aware	Yes		
3	Somewhat aware	No	Yes	Very helpful
4	Very aware	No	Yes, with additional training	Very helpful
5	Somewhat aware	No	Yes	
6	Somewhat aware	Yes	Yes, with additional training	Very helpful
7	Very aware	No	Yes	Very helpful
8	Very aware	Yes		

**PARTICIPANTS' COMMENTS:**

	<b>I. Have you ever written a farm business plan for your operation?</b>	<b>J. As a result of the afternoon session, will you develop a farm business plan for your farm?</b>	<b>K. How helpful was today's seminar?</b>
1		It will be beneficial.	Shows you how to make a plan.
2	In the process now: age, CRA and tax.		
3	Never taken the time.	Interesting process.	I had no starting point before today and no desire to do one.
4	Did not plan major changes in the near future.	Being more aware of other possibilities, and changes in our farm operations and global changes.	A systematic approach.
5	Never took the time.	Interesting exercise, gives you a plan to work towards.	
6	For the bank and own personal use.	Needed for genetics and financial planning.	Of the speakers.
7	Never deemed it as a priority.	I feel I need to be more focused.	I wasn't sure where to start and what process to follow.
8	Over 30 years, every half a year.		

**FACILITATOR'S COMMENTS:**

- The majority of the surveyed participants in Guelph were younger than 50 years of age (62 percent); with three farmers over the age of 60.
- For six of the participants, the farm's income represented 76-100 percent of their total income, while for the two remaining farmers, whose gross farm income was less than \$50,000, the farm's income accounted for less than 25 percent of their total income. Five of the participants had a gross farm income of \$250,000 and over; two of them had more than \$500,000 gross annual farm income.
- All of the participants indicated they were either somewhat aware of very aware of the trends in agriculture.
- The five participants who had not previously developed a farm plan for their operation, all indicated at the end of the afternoon that they intend to so. One of them plans on getting additional training for developing the farm business plan.
- Of the three participants who had developed an on-farm plan in the past, one indicated an intent do so again in the future (the remaining two did not answer that particular question).

### 3. THAMESVILLE

	How aware were you of the trends and statistics in agriculture?	Have you ever written a farm business plan for your operation?	As a result of the afternoon session, will you develop a farm business plan for your	How helpful was today's seminar?
1	Somewhat aware	No	Yes	Somewhat helpful
2	Very aware	Yes	Yes	Somewhat helpful
3	Somewhat aware	No	Yes, with additional training	Very helpful
4	Very aware	Yes		

#### PARTICIPANTS' COMMENTS:

	I. Have you ever written a farm business plan for your operation?	J. As a result of the afternoon session, will you develop a farm business plan for your farm?	K. How helpful was today's seminar?
1	Too much work, might have to implement it, need help to put one together.	It's needed, would be valuable for my business.	Started the ball rolling, started the process, lots of information.
2	I thought it was necessary at that time.		
3	It's difficult for us to plan together and articulate to each other our ideas on paper.	I need more help with assessing finances accurately.	It got me motivated and thinking about our situation more clearly.
4	Required by the bank, and I agreed in order to get an operating loan.		

#### FACILITATOR'S COMMENTS:

- Although twelve people attended this session, only 4 surveys were filled out.
- All of the respondents in Thamesville had an annual gross farm income of \$100,000 and more; for half of them the farm's income represented 76-100 percent of their total income.
- Those who indicated they were very aware of the trends in agriculture had developed plans for their farm businesses in the past.

#### 4. ANCASTER

	How aware were you of the trends and statistics in agriculture?	Have you ever written a farm business plan for your operation?	As a result of the afternoon session, will you develop a farm business plan for your	How helpful was today's seminar?
1	Not aware	No	Yes	Very helpful
2	Somewhat aware	No	Yes, with additional training	Somewhat helpful
3	Somewhat aware	No	Yes	Very helpful
4	Not aware	No	Yes	Very helpful
5	Somewhat aware	No		
6	Somewhat aware	No		
7	Somewhat aware	No	Yes	Very helpful
8	Very aware	Yes	Yes	Very helpful
9	Somewhat aware	No	Yes	Very helpful
10	Somewhat aware	No	Yes, with additional training	Somewhat helpful
11	Very aware			Very helpful
12	Somewhat aware			
13	Very aware			Very helpful
14	Very aware	Yes		
15	Somewhat aware	No	Yes	Very helpful
16	Very aware	No	Yes	
17	Somewhat aware	No	Yes	Very helpful
18	Somewhat aware		Yes, with additional training	Very helpful
19	Somewhat aware	No	Yes	Somewhat helpful

#### PARTICIPANTS' COMMENTS:

	I. Have you ever written a farm business plan for your operation?	J. As a result of the afternoon session, will you develop a farm business plan for your farm?	K. How helpful was today's seminar?
1	I just didn't.	I should.	I didn't know how to do it all before.
2	Do not really understand how to.	I have no management training and feel inadequate to do a good and realistic job.	A good start.
3	I know I should, but time and effort probably why I have not done so, although I have somewhat of a plan in my head.	It will help me become more successful.	Going through the examples will help me on my own farm.
4	Although we knew of its importance, we just never did.	It will definitely be beneficial and we know how important it is.	It gives us a place to begin and steps to follow.
5	No need.		
6	I just didn't get around to it.		

7		My present partnership is dissolving, and I need a plan for the future, whether to farm or not	
8	To make goals and see what we can do.	To stay focused.	It gives layouts.
9	I have never really thought it was that important, but now I know that it can be very important.	I realize how important it is to have goals for the future and to have knowledge of how your business is running.	It gave an idea of what to look for and what goals to have.
10	No need or desire.	It's time, and it's getting too big and complicated for me.	I knew the basics before I came.
15	No need or time.	I see the need.	
16	I do not like doing it; it's in my head.	Possibly.	
17	Not exactly a farm business plan. By talking with our customers we make a production plan.	Partly yes, because you need a goal.	Challenging you to do things you do not really want to do.
18		Feasibility – future growth. Did like to gain information from fellow business on recorded info.	Great start to thinking of ideas.
19	Verbal-yes. Written-no.	Maybe	

### **FACILITATOR'S COMMENTS:**

- A total of 16 farming participants in Ancaster filled out the survey; the other three surveys were completed by non-farm individuals.
- Eleven of the surveyed participants (58 percent) were less than 50 years of age.
- For eleven of the sixteen farming participants, the farm's income represented 76-100 percent of their total income. Eight of the participants had a gross farm income of \$250,000 and over; six of those had a gross farm income of \$500,000 or more.
- Two participants indicated they had not been aware of the trends in agriculture. Both of these participants had no previous farm planning experience but indicated interest in developing a plan for their own farm business.
- Out of the thirteen participants who had not previously developed a farm plan for their operation, eleven indicated at the end of the afternoon that they intend to so. Two of them plan on getting additional training for developing their own farm business plan.

## 5. STRATFORD

	How aware were you of the trends and statistics in agriculture?	Have you ever written a farm business plan for your operation?	As a result of the afternoon session, will you develop a farm business plan for your	How helpful was today's seminar?
1	Somewhat aware	No	Yes	Somewhat helpful
2	Very aware	Yes	No	Somewhat helpful
3	Very aware	Yes		Very helpful
4	Somewhat aware	Yes	Yes, with additional training	Somewhat helpful
5	Not aware	No	Yes, with additional training	Very helpful
6	Somewhat aware	No	No	Somewhat helpful
7	Not aware	No	Yes	Very helpful
8	Somewhat aware	No	Yes, with additional training	Very helpful
9	Somewhat aware	Yes	No	
10	Somewhat aware	Yes	Yes, with additional training	Very helpful
11	Not aware	No		
12	Somewhat aware	No	Yes	Somewhat helpful

### PARTICIPANTS' COMMENTS:

	I. Have you ever written a farm business plan for your operation?	J. As a result of the afternoon session, will you develop a farm business plan for your farm?	K. How helpful was today's seminar?
1	Lack of motivation because of reasonably stable income and age.	Working between generations requires concrete plans and understanding.	It designated specific segments for comparison and importance.
2	Make plans for the future and how to work with the boys.		
3	Wanting to know where we are, where we want to go, and how to get there.		
4	We wanted to have a plan to follow as opposed to making quick emotional decisions. You can always change your plan if the opportunity arises.	It is complicated.	It gets the ball rolling.
5	I never had to.	We needed one for the bank and didn't know how to go about it. After today, not only do we need one for the bank, we need it more for ourselves.	I feel it's how we are going to communicate our wants and needs within the whole family.
7	Wasn't necessary or didn't seem necessary.	It is a good idea to know where your farm is at and where it is going.	I did not know where to start. I thought it was complicated.
8	I haven't thought about it.	I believe it can be a profitable step. It may provide an advantage in agriculture.	Before I had no structure in place to go forward on business planning.
9	For the banker, and my wife (no money to spend) and to know how	Already have one.	

	things are going.		
10	Want to know history-today-future.	I'll get money from the government.	I will look at weaknesses and strengths of our dairy farm.
12	The farm has always been at the "hobby farm" level.	It will guide decisions for succession planning/possible expansion.	Every situation is unique. Not all planning "formulas" fit all situations.

**FACILITATOR'S COMMENTS:**

- The majority of the surveyed participants in Stratford were older than 50 years of age (seven out of twelve, or 70 percent), with only three farmers under the age of 40.
- For eight of the participants, the farm's income represented 76-100 percent of their total income, while for one participant, whose gross farm income was less than \$50,000, the farm's income accounted for less than 25 percent of the total income. Five of the participants had a gross farm income of \$250,000 and over.
- Fifty-eight percent of the participants indicated that they had been somewhat aware of the trends, while 25 percent said they had not been aware of the trends in agriculture.
- Out of the seven participants who had not previously developed a farm plan for their operation, five indicated at the end of the afternoon that they intend to so. Two of them plan on getting additional training for developing their own farm business plan.
- Of the five participants who had developed an on-farm plan in the past, two indicated that they would do so again in the future and intend to get additional training.

**6. KEMPTVILLE**

	<b>How aware were you of the trends and statistics in agriculture?</b>	<b>Have you ever written a farm business plan for your operation?</b>	<b>As a result of the afternoon session, will you develop a farm business plan for your farm?</b>	<b>How helpful was today's seminar?</b>
1	Somewhat aware	No	Yes	Very helpful
2	Very aware	No	Yes, with additional training	Very helpful
3	Somewhat aware	No	Yes	Very helpful
4	Somewhat aware	No	Yes	Very helpful
5	Somewhat aware	Yes	Yes	Very helpful
6	Very aware	Yes	Yes	Very helpful

**PARTICIPANTS' COMMENTS:**

	<b>I. Have you ever written a farm business plan for your operation?</b>	<b>J. As a result of the afternoon session, will you develop a farm business plan for your farm?</b>	<b>K. How helpful was today's seminar?</b>
1	Not a formal business plan but needed something for borrowing.	I think it would be beneficial.	It laid out the questions to ask yourself.
2			Made me aware of the need to have a plan.
3	It's in my head.	It provides an excellent overview of the farm.	It makes understanding business direction clearer.
4	Our farm was meeting our business objectives to this point.	We are at the point where we need to address some issues.	It educated me on how to develop a plan for our farm.
5	We purchased in 1997 and wanted to see if we could make it work.	I think it is a useful exercise and tool to plan for success.	It was well explained with excellent speakers.
6			Excellent program,.

**FACILITATOR'S COMMENTS:**

- The majority of the participants in Kemptville were 50 years of age or younger (83 percent), and all were CFFO members.
- For four of the participants, the farm's income represented 76-100 percent of their total income, while for two of the farmers, whose gross farm income was less than \$100,000, the farm's income accounted for less than 50 percent of their total income. Three of the participants had a gross farm income of \$250,000 and over.
- All of the participants indicated that they had been either somewhat aware or very aware of the trends in agriculture.
- All four participants who had not previously developed a farm plan for their operation indicated at the end of the afternoon that they intend to so.
- Those participants who had developed an on-farm plan in the past indicated that they would do so again in the future.

## 7. PETERBOROUGH

	How aware were you of the trends and statistics in agriculture?	Have you ever written a farm business plan for your operation?	As a result of the afternoon session, will you develop a farm business plan for your farm?	How helpful was today's seminar?
1	Very aware	Yes	No	
2	Somewhat aware	No	Yes, with additional training	Very helpful
3	Somewhat aware	No	Yes	Somewhat helpful
4	Somewhat aware	No		
5	Somewhat aware	No	Yes	Very helpful
6	Somewhat aware	No	Yes	Somewhat helpful
7	Somewhat aware			Somewhat helpful
8	Somewhat aware	No	Yes	Very helpful
9	Somewhat aware	No	Yes	Very helpful
10			Yes, with additional training	Very helpful

### PARTICIPANTS' COMMENTS:

	I. Have you ever written a farm business plan for your operation?	J. As a result of the afternoon session, will you develop a farm business plan for your farm?	K. How helpful was today's seminar?
1	We had to.	It will depend on whether we expand cash crop or quota.	
3	Until recently farmed part-time. Now retired – would do a business plan if expanding and keep good records.	Will be more critical re-assessing the direction to take the farm – must decide how soon I want to scale the farm back.	A useful tool to work with.
4	I just want to farm. Farming takes all my energy – close to retirement.		
5	Never took the time to do a plan.		
8	I never set time aside to do a plan.	I want to see how a plan will work on my farm.	Helpful to forecast future losses.
9	Too lazy and haven't considered it necessary.	Good exercise that I can see is useful in focusing one's energy and improving ability to be profitable and successful.	Otherwise I would not know where to begin the process – it might be too overwhelming!
10		We need to move forward in farming.	Created many ideas to improve the farm plan.

### **FACILITATOR'S COMMENTS:**

- The majority of the participants in Peterborough were older than 50 years of age (89 percent).
- For four of the nine farming participants, the farm's income represented 76-100 percent of their total income. Three of the participants had a gross farm income of \$250,000 and over.
- Eighty-nine percent of the participants indicated that they had been somewhat aware of the trends, while 11 percent said they had been very aware of the trends in agriculture.
- Out of the seven participants who had not previously developed a farm plan for their operation, six indicated at the end of the afternoon that they intend to so.

## INFORMATION BY PARTICIPANTS' AGE CATEGORY

Following are the answers pertaining to farm business planning as indicated by participants according to their age groups:

Age group	Number of participants in the age group	Do you have a written farm business plan?		Number of respondents who intend to develop a farm business plan	Number of respondents who intend to look into getting additional training
		Yes	No		
20-30	3	2	1	3 (100%)	2
31-40	11	4	7	10 (91%)	4
41-50	23	2	20	20 (87%)	7
51-60	19	6	13	11 (58%)	3
60+	12	5	7	7 (58%)	1

## INFORMATION BY PARTICIPANTS' GROSS FARM INCOME CATEGORY

Following are the answers pertaining to farm business planning as indicated by participants according to their gross farm income:

Gross farm income	Number of participants in the income group	Do you have a written farm business plan?		Number of respondents who intend to develop a farm business plan	Number of respondents who intend to look into getting additional training
		Yes	No		
0- \$9,999	3	1	2	3 (100%)	0
\$10,000-\$49,999	7	2	5	4 (57%)	0
\$50,000-\$99,999	4	4	0	3 (75%)	1
\$100,000-\$249,999	17	6	11	13 (76%)	5
\$250,000-\$499,999	23	3	20	19 (83%)	8
\$500,000-\$999,999	10	1	9	7 (70%)	1
\$1,000,000+	4	2	1	2 (50%)	2

## INFORMATION BY PARTICIPANTS' MAIN COMMODITY

Commodity	Number of participants	Do you have a written farm business plan?		Do you intend to develop a farm business plan?	
		Yes	No	Yes	No
Dairy	30	8	22	24	3
Beef	12	2	10	11	1
Broilers	3	0	3	3	
Hogs	6	1	5	5	0
Lamb	2	1	1	1	1
Crops	6	5	1	3	0
Other	4	1	3	4	0

### CONCLUDING COMMENTS:

- By far the majority of the participants in the CFFO Seminar Series 2007 were CFFO members. The sessions were particularly valuable in terms of bringing them up-to-date on the trends in agriculture and learning about the challenges faced by Ontario farmers due to the financial/economic situation compared to other jurisdictions. Participants were often unaware of the new opportunities that are being developed for farm products.
- It is apparent that, for a number of reasons, farm business planning has not been a priority for the majority of farmers. However, it did not take long for many participants to understand the importance of having a farm business plan. The actual process of farm business planning, and developing the skills to develop such a plan, was also easily understood. All of the respondents indicated the seminar had been helpful to them.
- It is clear that there is a need for this type of educational opportunity. The APF Renewal Pillar has identified that training is needed for farmers to develop understanding of the challenges and the skills to develop and implement a farm business plan. There are likely several reasons why most farmers have not looked into farm business planning before (time commitment, unawareness of the importance, financial reasons, and program availability). This Seminar Series was successful in raising the level of awareness of farm business planning importance and opportunities.
- Because of the level of interest and the importance of the subject (as indicated by the seminar participants), the CFFO should consider making information regarding farm business planning training opportunities available to its members.
- There are opportunities for the CFFO to build on this Seminar Series in future sessions. Participants clearly indicate interest in educational sessions.

## ACKNOWLEDGEMENTS

The CFFO Seminar Series 2007 was funded in part by the generous contributions by the Government of Canada and the Province of Ontario under the Agricultural Management Institute (AMI), an initiative of the federal-provincial-territorial Agricultural Policy Framework designed to position Canada's agri-food sector as a world leader. The Agricultural Adaptation Council administers the AMI program on behalf of the Government of Canada and the Province of Ontario.

Canada 

 Ontario

We thank our morning presenters for their willingness to share their knowledge:

Dr. George Brinkman College Professor Emeritus  
Chairman of the Statistics Canada Advisory Committee on Agriculture

Dr. Dave Sparling (BSc, MBA, Ph.D. Business Administration)  
Executive Director for the Institute of Agri-Food Policy Innovation

Scott vanEngen (CA, CFP)  
Director on the National Board of the Canadian Association of Farm  
Advisors).  
SuccessCare® Facilitator

We wish to thank the Ontario Ministry of Food and Rural Affairs for its generous contribution to the project by way of in-kind services. We especially thank the following OMAFRA staff members for their presentations and their facilitation during the afternoon sessions:

Peter Coughler Succession Planning & Business Agreements Program Lead  
Business and Organization Management

Carl Fletcher Strategic Planning & Business Development Program Lead  
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Rob Gamble Business Finance & Alternate Structures Program Lead  
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