



Frances Andrews enjoying a moment outdoors with a smile

BUSINESS AND INNOVATION

Frances Andrews

Building resilience in agriculture through financial expertise

Providing business technical assistance for farmers, ranchers, and fishers requires specialized competencies. Their businesses share a common denominator: depending on natural resources for their livelihoods. They also share a myriad of unique factors including complex regulations and taxation, risk management, and programs and services to improve business resilience.

Frances Andrews is part of Farm-Link's community of business advisors, contributing to an ecosystem of support in collaboration with partner organizations. With a background that includes organic farming, she has established a bookkeeping business — based in Davis — that's helping small farms in her region. She enrolled in Farm-Link's Ecosystem Building course because, as she said, "It seemed like a way to be part of a community. We may be out there doing this work, but it's nice to know other people who are doing it, too, people you could ask questions of, who you can refer people to, and to just feel part of a bigger community."

One benefit of the Ecosystem Building course is creating a space

for discussing not only the unique nature of the businesses served, but also client management. "It's good if farmers have their hands in the books...doing some of the daily work, so they are seeing what's going in and going out," Frances reported, "and one thing I've learned is, do not just wait until they call you. Now it's, 'Okay, we're making a meeting for the next time and we're talking.'" The course is also an opportunity for professionals like Frances to discuss how to advise clients when changes take place. One example is, she noted, "When you've got a loan or an asset purchase, something that's out of the ordinary." Effective bookkeeping illuminates those changes, and other aspects such as depreciation, and how they matter in annual tax filings.

The course is impacting participants' service strategies, too. "One thing I changed...is making sure that I get more basic data first," Frances explained, "I really should see someone's IRS Schedule F [profit or loss from farming], and I need their depreciation list, and to make sure I'm really clear on their entity structure." With these kinds of take-aways from the course, Frances and her professional peers are expanding options and services for small- and mid-scale farmers, ranchers, and fishers across California and beyond.