

# CASE STUDY: Enhancing Economic Stability by Building Financial Resilience: A Model for Collaborative Learning Among Beginning Farmers in Southwest Wisconsin

## Atoms to Apples



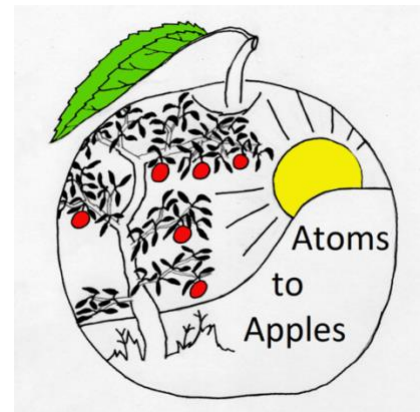
*There are a lot of benefits to working on a farm as a paid job first.  
Use the opportunity to talk to the owner about the finances.  
Eventually you can do things on your own.*  
-Rami Aburomia



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### Introduction to Atoms to Apples (Apple Farmer LLC)

- Rami Aburomia, Owner and Operator
- Mt. Horeb, Wisconsin (Dane County)
- Established: 2015
- [www.Facebook.com/AtomsToApples](http://www.Facebook.com/AtomsToApples)



For 10 years Rami Aburomia managed a nearby apple orchard with an eye toward owning his own farm in the future. The years of managing someone else's farm business were critical to successfully planning for his own farm. "The best way to learn is to get paid doing it!" Rami says. He leveraged the years of crop production, running a farm business, and saving money from the manager position to start Atoms to Apples in Dane County, Wisconsin.



In 2014, after a three-year search for a farm suitable for his family, farming, and marketing tree fruits organically, Rami and his family sold their house in the city and purchased the 25-acre farm. The three-acre orchard is established with the dual goals organic fruit crop production for local distribution and a system for operation that can be farmed by a single person with minimal additional labor. Atoms to Apples raises over 30 varieties of apples, pears, peaches, plums with sales through two farmers' markets, a partnership with several vegetable

CSA, and sales at Madison's three Willy Street Co-ops.

To transition to the farm, Rami and his family leveraged the sale of their city home to purchase the orchard acreage with a farmhouse included. Overall, the cost of the farmland was less than the costs of living in Madison. Rami's wife works off the farm, which provides additional income and health insurance for the family. Recognizing that establishing a high-density orchard takes significant capital investment, Rami's priority has been to leverage his savings from the farm manager job to finance the farm, rather than take out loans. With this strategy, Rami covers farm expenses, but recognizes the benefits of an off-farm income, especially when the farm is new and income is low.

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### **Farm Goals for Participation in the Collaborative Learning Group**

Rami's biggest goals for joining the Collaborative Learning Group were focused on learning financial tracking skills to better watch income and expenses to best estimate the profitability of each of his various enterprises. This is an especially valuable tool since Atoms to Apples' perennial crops require significant upfront investment and take multiple years to get to full maturity and yield.

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### **Lessons Learned from The Project**

Thanks to funding provided through the SARE Farmer Rancher Grant, Rami and other participating farmers gained access to new technology and Quickbooks software to best learn and implement meaningful financial management strategies. Utilization of the new technology and software was strengthened by a practical, hands-on Quickbooks introduction and training conducted by staff at Badgerland Financial (now Compeer Financial), allowing group members to troubleshoot program questions with each other and professional trainers. With access to software and training, Rami successfully implementing stronger farm accounting practices with Quickbooks.

Using the tools learned from this project, Rami took a close look specifically at growing and marketing berries on his farm. Even though Rami is comfortable with the skills required to grow berries, he realized that it required too much of his time during core apple season. With a strong market for apples, Rami realizes that he should focus his time and energy on apples instead.

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### **A Few Notes for Beginning Farmers from Atoms to Apples**

- You don't need to own your own farm right away.

- There are a lot of benefits to working on a farm as a paid job first. Use the opportunity to talk to the owner about the finances. Eventually you can do things on your own.
- For me, making money is important because it makes farming easier, by being able to afford the right equipment and mechanize the operation.
- Knowing when something is not working is important too. Look at the pros and cons including net income from the enterprise, how important it is to the core of your operation, what it takes away from other crops, etc - and don't be afraid to drop it.



*Enhancing Economic Stability by Building Financial Resilience: A Model for Collaborative Learning Among Beginning Farmers in Southwest Wisconsin* is a financial literacy and sustainability project funded through a North Central SARE Farmer-Rancher Grant. From 2016-2017, a group of seven beginning farmers in southwest Wisconsin met regularly to learn from financial experts; engage in peer-to-peer discussion; and provide space for open and honest dialogue about current farm finances. The objective of the project was to improve the financial sustainability, resilience, and literacy of participating

beginning farmers, and demonstrate a replicable small-group model for other farms to adopt with similar learning goals using real-world farm financial profiles. This case study is one in a series of seven outlining the lessons learned by participating farms, and highlighting the financial skills and experts supporting this work. This material is based upon work that is supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, through the North Central Region SARE program under project number FNC16-1052. USDA is an equal opportunity employer and service provider. Any opinions, findings, conclusions, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view of the U.S. Department of Agriculture.