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# Community support one pathway for small farmers to make a go of it in Vermont

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Emily Curtis-Murphy of Fair Food Farm turned to her local community to find funding to support the farm. / Eva Dietch, for the Free Press

Written by Mark Cannella

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Emily Curtis-Murphy of Fair Food Farm in Calais in many ways is your typical young and energetic Vermont farmer — full of passion and creative ideas for how she can provide good and healthy food to the people who live in her central Vermont area. And like many beginning farmers, she notes how hard it can be to find the funding to bring her ideas and plans into reality.

“As former farm workers, we didn’t have any money, and we weren’t eligible for traditional financing,” she said. “One year we were able to get a loan, but not the next. And so we started looking to our community and to folks in the larger sustainable agriculture

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community. We got community loans from individuals, and memberships in our CSA. We even got a few longer-term CSA members who paid for years in advance.”

Curtis-Murphy is just the kind of farmer UVM Extension’s New Farmer program staff were thinking of when we realized there was a need to help Vermont’s farmers learn about alternative financing arrangements.

In recent years, more and more Vermont farmers were asking about alternative ways to get the capital they needed to build and operate their businesses. These farmers may have had trouble getting loans elsewhere, or were not creditworthy. Many had implemented community supported agriculture (CSA) arrangements that helped get the cash infusion that farms need at the start of the growing season (in most CSA arrangements, customers pay for a season’s share of vegetables before they receive their products). But they weren’t legally able to accept investments from smaller scale investors. And it was challenging to learn what the other options might be.

The result of a recent UVM Extension Center for Sustainable Agriculture-led collaboration between farmers such as Curtis-Murphy and a team of 15 other professionals is the “Guide to Financing the Community Supported Farm,” available for free download through the New Farmer website (<http://uvm.edu/newfarmer>). The 62-page booklet covers federal and state securities laws, owner-financed sales and land contracts, equity financing and more, plus appendices that provide a look at such concepts as “patient capital” and “three dimensional analysis.” The guide also contains four case studies of the strategies that Vermont farms have used to source community capital to develop and grow.



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