



SPARROWBUSH FARM

Recipient, 2015 and 2016

Livingston, NYAshley Loehr
Loan and Business Advising

CLIENT UPDATE

Loan History

Ashley has known since the age of 20 that she wanted "to do the farm thing" and has worked on farms her whole adult life. She took a few classes as a visiting student at the agriculture school at Cornell University but says her best learning was hands on, on the farm and at other odd jobs along the way—including a stint at a small engine repair shop.

Once she was ready to begin looking for a farm, she worked with the Farmer Landowner Match Program of the Columbia Land Conservancy. It took a year and a half until she found just the right spot, her current farm in Livingston, for which she signed a 12-year lease in 2011.

Ashley is committed to stewarding her land responsibly—she and her crew grow high-quality, nutritious food using biologically driven systems that do not deplete the soil or pollute the water so that farmers can continue to grow on this land for generations to come. To keep her soil healthy and productive, she uses cover cropping and green manures to build and preserve long-term fertility, and soil amendments to correct deficiencies.

Ashley did not have any business training in her background and initially steered clear of using credit. But after her second season in business, she wanted to scale up and realized she would need financing for a few key pieces of equipment. She worked with The Carrot Project to make solid cash flow plans, which made her confident that she could afford to make loan payments. Although Ashley did not have a credit history or much traditional collateral, based on her cash flow plans she qualified for a loan through The Carrot Project and the Salisbury Bank and Trust Company, which Ashley says was a game changer.

Farm Snapshot

Incorporated in 2012, Sparrowbush Farm produces specialty vegetables for 35 wholesale outlets and one farmers' market on 11.5 acres in Livingston, NY. For her 100member winter CSA, Ashley grows cold-hardy greens and storage crops.

Entrepreneur's Philosophy

"Things have changed over the years but the core is that I love growing things and feel compelled by making a living working with natural systems. I feel the thrill of biologically driven efficient fieldwork that creates food for humans. I love the simplicity and elegance of the natural world."

Innovation

Ashley's twist on the traditional diversified vegetable farm that produces a little bit of everything, mainly in the summer months, has been both to pare down her summer offerings and to develop her winter CSA program.

Overview of Outcomes

With that first loan from The Carrot Project, Ashley was able to scale up from three to six acres of vegetable production in a single season. Two years later, Ashley saw that if she could make the jump to 12 acres of vegetable production, she could supply bigger wholesale contracts. To do so, she would need to be able to transplant and harvest root vegetables mechanically. She applied for and received a New York New Farmer grant for equipment to transplant and harvest root vegetables mechanically, but the catch was that the grant would only reimburse her after she made the purchases. Ashley did not have the necessary cash on hand, so she took out another Carrot Project loan to buy the new equipment and successfully scale her production up.

In addition to providing financing at these two critical junctures, which helped Ashley make significant production jumps, The Carrot Project has also provided technical assistance that bolstered Ashley's financial literacy. She has developed a more robust financial management tracking system that supports the growth of her business, and she adheres strictly to the cash flow plan that she now understands how to generate for each season.

Refining the Business

Before starting her own business, Ashley worked on many farms that grew a diverse array of crops and saw that it was very difficult to do anything particularly well when doing so many different things. She says she "yearned to develop simple and efficient production systems and focus my efforts so that I could do an excellent job growing a smaller number of vegetables."

Even with that resolution, she started out growing more crops than she does now and has slowly pared down, basing her choices on the ones with the highest profit margins, customer surveys, pest issues, field conditions, and labor. That pared-down list, which includes her favorite crops—greens, herbs and roots—lent itself well to a winter CSA. There are difficulties with storing vegetables through the winter—for example, the vegetables have to be healthy and pristine when harvested, as any underlying moisture or nutrient imbalances will surface after a few months.

But the advantages of the winter CSA are numerous. When she started her own farm, she had as a goal to "even out the workload across the year, be less of a crazy person in the summer and less of a recluse in the winter." In addition, the winter CSA enables her to offer year-round employment to her crew, improving retention—which is at 100% this year. Now that the winter CSA membership is up to her goal of 100 families, and holding steady, she can maintain a more even cash flow throughout the year.

Part of Ashley's soil-building crop rotation includes a growing a small amount of heirloom grain, to generate seed stock and to test various grains for baking bread. As she builds up her seed reserves and prepares to grow larger quantities of grain, she also recently purchased a

combine harvester. The next step will be to acquire equipment for drying, milling, and storing the grain.

On the Horizon

This season, Ashley's partner, Antoine Guerlain, will be opening Sparrowbush Bakery, a sister business to Sparrowbush Farm. The bakery will be a stand-alone business, but the two will do some joint marketing and sales and share some labor resources. The grain that Ashley grows on the farm will ultimately be used by Antoine at the bakery, which will be housed in a leased building at nearby Mud Creek Farm.

Meanwhile, Ashley is looking to further refine her systems this season—dialing in her crop rotation even more efficiently, continuing to get to know the nuances in her soils throughout the farm, and making her field plans accordingly. She believes she can continue to produce more on the same amount of cultivated acres, paying close attention to all of the details in the process.

Closing Thoughts

Ashley writes, "The pressures and continuity of growing food as a livelihood can be overwhelming at times and deeply educational at others. I am grateful for organizations like The Carrot Project that support farming businesses and allow growers to build skills that are not necessarily intuitive."