



**Ironwood Farm, Ghent, NY**

Aliyah Brandt, Lauren Jones and  
Jenny Parker

[www.ironwoodfarm.com](http://www.ironwoodfarm.com)

2013 Business Technical Assistance  
2014 Loan Recipient

**Technical Assistance and Loan History**

Ironwood Farm is owned and operated by three friends who are pursuing life as farmers. Aliyah, Lauren, and Jenny met as managers at Little Seed Gardens, an organic vegetable farm located in Columbia County in New York’s Hudson Valley. They credit Little Seed’s owners, Willy Denner and Claudia Kenny, with teaching them how to farm and to appreciate “the endless possibilities of the farming life.”

Having no land and insufficient capital of their own, the Ironwood farmers needed to be entrepreneurial and innovative to launch their own business. The women accessed business technical assistance from many sources, including NOFA-NY, Foscolo & Handel PLLC, and The Carrot Project. The Carrot Project helped them to write a business plan, seek business and legal counsel, and apply for a loan. They received a loan from Salisbury Bank and Trust Company, The Carrot Project’s lending partner for the Greater Berkshire Agriculture Fund. 2014 was Ironwood Farm’s first year in production.

**Overview of Outcomes**

The loan provided Ironwood Farm with:

- essential farm equipment such as a greenhouse, irrigation equipment, and fencing
- marketing supplies, and
- working capital for the start-up phase.

Ironwood Farm now has a documented credit history as a result of the loan. That fact strengthened the farmers’ application to the New York State New Farmers Grant Fund for operating expenses and more capital investment in 2015.

“When we started, we didn’t know how to use Excel for cash flow projections or how to write a business plan,” says Aliyah. “Without technical assistance from The Carrot Project, our business plan and model would have been weak.”

Jenny adds, “the loan has been so helpful. By borrowing, we are held accountable to our plan. We couldn’t have started the business without it.”

**Direct Loan Outcomes**

The Ironwood women created their farm with thoughtful deliberation. Looking to minimize expenditures, they researched options for sharing, rather than purchasing, certain pieces of farm equipment. Ultimately, they realized the value of capital to make key investments.

**Farm Snapshot**

Ironwood Farm is a 7-acre certified organic farm in Columbia County, New York. Founded and operated by three friends, Ironwood is a new farm business that sells vegetables and herbs to wholesale, restaurant, community shared agriculture (CSA), and farmers’ market customers.

**Farmers’ Philosophy**

“We use “The Organic Farmer’s Business Handbook” by Richard Wiswall to clarify our goals each year. The book asks you to name the top five values you are seeking, not just in your business, but in your life. We use that exercise annually to make this farm an expression of our values.”

**Innovation**

Land access is among the most significant barriers to new farmers starting their own businesses. Using the Columbia Land Conservancy Farmer-Landowner Match Program and their own diligence, the Ironwood farmers found suitable land to rent from a family who shares their vision of farming.

Funds from The Carrot Project assisted in the purchase of items essential to the start-up operation, such as a greenhouse, irrigation, and deer fence. The farmers note the benefit of having the equipment at hand, rather than arranging to borrow it, and the enduring value of ownership. All of this equipment is portable and can travel with the farmers if they ever relocate their business.

### **Rethinking Land Access**

Columbia County has a long agricultural history. However, the price of real estate makes land ownership out of reach for most new farm operations. The Columbia Land Conservancy maintains a database of landowners who are seeking farmers and farmers seeking land. This proved to be a valuable resource to Ironwood Farm.

The Ironwood farmers spent a year researching potential lease sites and interviewing landowners. They found compatibility with the Tipple family, land stewards since the 1940s. The Tipples, who want their land and farm buildings put to good use but are unable to do the work themselves, have signed a five-year rolling lease with the Ironwood farmers.

“The ability to lease high-quality cropland has given us a really solid foundation on which to base the business,” says Jenny. Aliyah adds, “If we had needed to purchase land without the infrastructure, we wouldn’t be this far along.”

### **Refining the Farm Business**

Ironwood Farm’s financial success in its first year has allowed Jenny and Aliyah to leave their off-farm jobs and work full-time on the farm in 2015; Lauren, meanwhile, will cut back to part-time to be with her new baby. The farmers have hired their first full-time employee.

The three women have used the winter season to refine the farm’s direction. They have decided to focus on vegetable production. Livestock were originally part of the three-year plan. Seeing the level of success with vegetables, and acknowledging ways that they want to improve as growers, the farmers have moved plans for livestock to the five to seven year plan.

They are excited about the 2015 growing season and expanded marketing opportunities. In 2015, Ironwood Farm will grow food for two summer CSAs and expand its winter CSA offerings to include salad greens as well as root vegetables. The farmers look forward to selling at the Rhinebeck Summer Farmers Market, which, they anticipate, will be more profitable than the winter market. And finally, they plan to increase and strengthen relationships with a few key local restaurants in the nearby town of Hudson.

### **Closing Thought**

“Starting a business among the different households has been challenging,” Lauren reflects. “Our trust in one another and efficacy in working together is increasing constantly, both growing from a fledgling state. We have done this largely by creating a scaffolding for our business of mentors, technical assistance, loan assistance, connection to land, local markets with consistent customers, and, of course, the three of us.”

“The Carrot Project is a critical ingredient in this balanced, interdependent web of resources,” she continues. “Our goal in return is to find ways of sustaining ourselves, our families, community and improving our environment through farming. We are incredibly grateful for the organizations and people that are involved in our farming path!”