



CSA TOOLKIT

Starting and Operating a CSA Farm Business

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UConn
COLLEGE OF AGRICULTURE,
HEALTH AND NATURAL
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EXTENSION



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United States Department of Agriculture
Risk Management Agency



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What is a CSA



Community Supported Agriculture (CSA): A CSA is a business model whereby members commit financially to a farm, typically at the beginning of a season, in exchange for an anticipated 'member share' of the farm's product. While many farmers rely solely on their CSA business, there are an increasing number of farm businesses that have added a CSA to their existing direct retail or wholesale accounts.

CSA Members are individuals, families, business employees, faith-based communities, etc.

CSA contract is an informal agreement that farmers use to market and sell their CSA to potential members. The contract usually includes information about the farm's growing methods, products, schedule, and costs (see page 19).

Cost of a Member Share (sometimes marketed as a 'full' or 'half' share) is intended to cover the costs of the farm operation.

Up front payment for a CSA share is made at the start of a growing season, so the farmer has essentially sold the harvest before planting has even begun. Some CSAs allow members to pay using their SNAP benefits during the season (see page 26).

Share distribution typically occurs at the farm or at a centralized drop-off location. Members pick up their share on a designated day and time that is set by the farmer. Most CSAs rely on weekly distribution, but the frequency is entirely up to the farmer who established this in the CSA contract.

"Our CSA has circular pattern for all those involved. In this circular pattern, the farmer supports the community and the community supports the farmer."

-Stacia Monahan, Stone Gardens Farm CSA

"Build a relationship with your members!"

-Steve Munno, Massaro Farm CSA

Sharing Risk

Most farmers ask their CSA members to share in the risk of crop failure due to weather damage, pests, etc. In other words, if there is a particular crop failure, members are expected to understand that this is a usual hazard of farming and the missing product will not be replaced.

Entrepreneurship

The CSA model is a good platform for entrepreneurial innovation, depending on the desires of the farmer or the members. It is increasingly common that a standard vegetable CSA will offer other agricultural products of their own or from other farms such as fruit, flowers, eggs, wine, bread, cheese, and even oysters. Sometimes these add-on products are included in the weekly

share, while other times they are an optional add-on that the member pays for.



Benefits for Farmers

- Crop planning can be carefully designed to meet a defined customer demand
- Receiving payment up front for your harvest early in the season helps with cash flow when you need to purchase inputs early in the growing season
- Selling through a CSA allows you to capture direct retail value for your products
- Marketing your CSA often happens in winter, allowing for more time during growing season to dedicate to farming
- Customers come to your farm or a centralized drop-off, saving you time selling your product instead at a farm stand or farmers market
- Developing strong connections to people in your community can pay off in the long run as you strive to be a viable and resilient farm business

“By entering into this relationship you are preserving working farmland, supporting sustainable agriculture, reducing trucking and packing costs and carbon output, and keeping farmers on the land. A CSA works for you, local agriculture, and the environment.”

-Boulder Knoll Community Farm CSA

CSA Resources

UConn’s IPM Program <http://ipm.uconn.edu/root/>

UConn Extension’s Food Safety Resource <http://www.foodsafety.uconn.edu/>

[FairShare CSA Coalition](#)

[Just Food – NYC](#)

[USDA - Alternative Farming Systems Information Center](#)

[Robyn Van En Center](#)

“Before starting, decide what you want to get out of your CSA. For example, if community is important to you, highlight that in your CSA.”

-Steve Munno, Massaro Farm CSA



CSA Members can take the 10% Campaign pledge - to spend 10% of their food and gardening dollars locally



Promote buyctgrown.com and the CT 10% Campaign through your Networks and Social Media

1. Change Facebook banner to show your fans and friends that you've taken the pledge! Use the 10% Facebook banner (see below). Available at <http://www.buyctgrown.com/ct-10-partners-resource-page>
2. **Like BuyCTGrown** from your business & personal page.
3. Invite your friends to like our page too. Share events and pictures with us.
4. Follow **@buyctgrown** on twitter and promote **#buyctgrown** when you post about local foods, goods and events.
5. Show off your favorite farmer or farm by taking a picture and using **#ct10percent** on Instagram, FaceBook or Twitter!



Tools for your CSA

1. Register or claim your farm listing on buyctgrown.com
2. Take advantage of buyctgrown.com tools (Events Calendar, Trails, Buying Guides)
3. Become a promotional partner! Request materials to let your CSA Members know about the CT 10% Campaign. Contact Mackenzie.White@uconn.edu

BuyCTgrown is a program of the non-profit [CitySeed](#) and receives support from our partners including UConn Extension, CT Farm Bureau, CT NOFA, and the CT Department of Agriculture. The CT 10% Campaign is a partnership between BuyCTgrown and UConn Extension.

Getting Started

Finding Farmland

After a century of significant farmland loss around the state, access to affordable, productive farmland is one of the greatest challenges that Connecticut farmers face. The following services are available to help locate suitable farmland:

[CT FarmLink](#)
[New England Farmland Finder](#)

Given high land values, many farmers have found leasing the most viable option. UConn Extension has assembled tools for assessing and leasing farmland at:

<http://newfarms.extension.uconn.edu>

Business Planning

A critical element to starting a CSA farm business is the formation of a business plan. A business plan is an essential element that helps set production and financial goals, plan strategically, and acquire loans. In addition, a business plan can help you judge the progress of your business and potential areas that could be improved.

Business Plan Outline: A good business plan has six general areas.

- Executive Summary
- Business Description
- Operations
- Marketing Plan
- Management
- Financials

You should also present a cover sheet and a table of contents within your business plan.

The following will help guide you into greater detail on these areas (reprinted from *Connecticut Agricultural Business Management Guide*, UConn Extension).

Executive Summary

The executive summary is a concise overview of your entire business plan. Its basic function is to inform readers why you think your business will be successful. Since the executive summary is the first section of your business plan, you should keep the material about your business idea intriguing and interesting. Show that your idea provides a need for consumers.

If you are starting a new business there are several points you should outline within the executive summary. First, you should summarize the goals for your potential business. These goals will become the objectives that the rest of your business plan is designed to meet. Second, you should mention your experience and knowledge within the industry you would be entering. Make sure you convince the reader that you understand the services or product your business will be supplying. This will be important when approaching creditors.

If you have already started your business, you should summarize your business and its history. Include any goals you have for the future. If you have been successful to this point within your business, highlight your accomplishments. If you have not been successful yet, provide reasons why and describe how you plan to turn your business venture around.

Remember, you must provide a clear outline and vision within your executive summary. But be concise; do not go into much detail. You have the rest of your business plan to cover the details of your business endeavor. There are some smaller elements that will be needed in your executive summary. These, along with other hints are summarized below:

Key Points

- Give a brief, focused description of your business and products
- Describe your history and experience
- Develop your vision and mission statement
- Develop goals and objectives (objectives must be measurable and timed)
- Give names of members, possible facilities, and banking services
- Include information about your product and services
- Basic overview of key elements of your business plan such as finances, marketing, and management
- Clear overview of why your business will be successful
- Include Table of Contents following your executive summary

Business Description

This section focuses on how all the elements of your business fit together. You want to further expand upon some of the elements mentioned in your executive summary while also explaining the organization of your business and the structure it will take.

First, you want to establish the nature of your business. In most cases, the business you are starting would be deemed agricultural. Additionally, include information on the structure of your business (sole proprietorship, partnership, corporation, LLC, etc). Whatever the reason or need,

you must be able to answer the question, why is this business a good idea and what need am I satisfying? You will also want to provide an overview of how your business will work. What kind of product will you be providing? Will you be delivering your product or will you require pickup? Understanding how your business will work allows you to review how your product or service will supply a need. This is important when providing a description of your business.

Key Points

- Provide detailed information on the parts of your business and how they fit together
- Describes assets needed to operate the business (land, building, equipment) including any manufacturing or production process
- Location of business
- Review of business history and management experience
- Legal form chosen for the business

Operations

The operations section of your business plan describes how your business will run smoothly. It focuses on what you will produce, how you will produce it and how much you will produce. Within this section, you should expand upon what products and services you will be offering, possible customer service opportunities, inventory management, licenses, permits and regulations needed, possible patents and trademarks and environmental issues that could be encountered. Review risk management tools that will be utilized to manage risk such as crop insurance, other forms of insurance and enforcement of food and work safety standards. Providing an implementation timeline will help keep your tasks on track and make your business efficient. Often an overview is only required for this section, as operations typically involve actually doing the work required for your business.

“Try making a spreadsheet with all cost details to ensure that a profit is gained each week.”

-Brad Isnard, Bishop’s Orchards CSA

Marketing Plan

The marketing plan consists of two main sections: the **Market Analysis** section and the **Marketing and Sales Management** section.

Market Analysis: A key to establishing a successful business is acquiring information about the market in which you will be selling your product. Your market analysis should consist of information on the following: industry description for your product (for example, milk would be in the dairy industry), the consumers that make up your target market, and the evaluation of your competition through competitive analysis. Note that this section does not contain the marketing strategy for your new business. Instead, the market analysis section simply provides information on the market you are planning to enter. For your market analysis to be helpful, you must ex-

plore each of the areas listed above. Below is a description of each.

Industry Description: The industry description gives an overview and outlook of the industry you would be potentially entering. You would want to include its current size, historic growth rates, trends and characteristics and its interaction with the local community, namely businesses, governments and consumers. Researching information about your industry is important so that you can gain an understanding about the potential positives and negatives of your business.

Target Market: Another important part of your business is identifying the people who will buy your products or use your services. It is simply the market or group of people that you want to target as potential customers. In the early stages of your business, it is important to make your target market a manageable size. Do not try to be everything to everybody, which could be the downfall of your business. Start out small and increase your target market as your business expands. Part of the process of establishing a target market is gathering information from potential customers. Understanding some distinguishing characteristics of your customers can be helpful. You should discover the needs of your customers, the demographics of the target group, possible seasonal and cyclical trends in purchasing, and the size of your potential target market. Elaborating on how you will gain consumer trust and how you will reach your customers is also important. Advertising strategies might be needed for certain agricultural businesses.

Competitive Analysis: Competitive analysis is when you identify your potential competition as well as determine their share of the market segment. You should also identify their strengths and weaknesses. When doing your research determine the competition's target market and establish whether your business will be fighting for their customers. Two other areas that should be included in your competitive analysis are possible barriers to entry and potential regulatory restrictions. Barriers to entry include high investment costs, the time it takes you to set up your business, technology that may be needed, and lack of a trained workforce. Regulatory restrictions include the requirements you will need to meet and how they can affect your business plans. For example, if you are planning on starting an organic vegetable farm, you must research the regulations that determine if you can call your vegetables "organic".

Key Points

- Explain your industry and its environment.
- Understand your potential customer through establishing a target market
- Find the strengths and weaknesses of your competition
- Remember this section is about research. Establishing your own marketing and sales strategy comes later!

Marketing and Sales Management: You want to expand upon the primary factors that will make your business successful. This entails providing a reason why the market place needs your business. For example, if you are starting an orchard business, a potential reason why this venture might be successful could be due to the poor quality of fruits at a local supermarket. Thus your business would provide for a need. Your business will not survive unless you have customers to purchase your good or service. You also must offer your goods and services at prices that are both fair to consumers and profitable for your business. This is why your marketing and sales strategies are so important. In this section you will want to define these two important strategies that will guide your business.

"Make a marketing plan and be sure to set a reasonable goal."

-Rick Hermonot, Ekonk Hill Turkey Farm

Marketing Strategy: First, your marketing strategy is essential to a strong business. Marketing is the process of creating customers, and as noted above, customers are the lifeblood of your business. Defining your marketing strategy focuses on several topics including your market penetration strategy, your strategy for growing, your channels of distribution and your communication strategy. A market penetration strategy is basically how you will enter the market with your product. There are two likely scenarios. First, you can gain competitors' customers, thus acquiring part of their market share. Or you can attract non-users of your product and convince them that they should start purchasing it. This is achieved through an advertising campaign.

A strategy for growing your business is simply how you expand your business once you have entered and adjusted to the market. Typically, you can introduce a new product or you can introduce your current product to a new market. Channels of distribution refer to how your customers will receive your product. Finally, your communication strategy revolves around how you are going to reach your customers. Your communication strategy is simply how you will advertise to your target market. Will there be product promotions, media advertising, or personal selling? These are all questions you will have to ask yourself.

"Make sure you have plans A, B, C and back-up plan D. Flexibility is a must."

-Brad Isnard, Bishop's Orchards CSA

Other factors to think about when composing your marketing strategy are where you will locate your business and how this affects your target market. Placement of your business can be a vital key to success in order to draw the potential customers you are seeking.

Sales Strategy: Your sales strategy includes how you will select your price. This means you must first determine your pricing strategy. If your market consists of several competitors, then you might want to use a competition based pricing strategy. You could also use a cost – plus price-

ing strategy, where you determine your price based on the cost of production, or a penetrating pricing strategy, where you set the price low in order to gain access into the market. Whatever strategy you choose, remember this can be an important part of advertising.

Key Ideas:

- Sell benefits of a product rather than features of a product
- What makes your products or services attractive to the target market
- What is the price structure
- How does that pricing compare to the industry and why is it different or the same
- Why will that price structure appeal to the target market
- Where will you place your business or what is your means of distribution
- Why will that appeal to the target market
- How will you get your message to the target market
- What differentiates your products or services; what is your niche if any
- What are your advantages over the competition
- SWOT Analysis – Strengths, Weaknesses, Opportunities and Threats

Management

A business management strategy is arguably just as important as the need you will be fulfilling by providing your product or service. Without efficient management, the ability to produce a product or provide a service becomes considerably harder. In this section, you will want to outline your business structure. Simply describe what jobs need to be performed and who will perform them. If your business includes more than one owner, then you must include your partner's background as well as how you plan on splitting the managing tasks. As your business grows or if your business is big enough, an organizational chart with a description of the production and management responsibilities should also be included in this section.

Key Points

- Provide business organization information:
- Identify products and services
- Develop organization chart
- Provide job descriptions for all positions, including employee management systems regarding recruitment, salary structure, vacations, etc.
- Advisors hired or identified
- Develop accounting system
- Identify risk management strategies, i.e. crop insurance, etc.
- Policies and procedures for such things as quality control and billing need to be addressed

"Don't do for 25 shares what you can't do for 200 shares. In other words, be careful about setting expectations too high with your first shareholders. From the beginning, try to design a share that is profitable for you and not overwhelming for shareholders. Once you have your system down, it becomes much easier to grow in the coming years."

-Paul Bucciaglia, Fort Hill Farm CSA

Financials

The last section of your business plan is also one of the most important. When you present your business plan to investors or creators, they will examine your financials very closely to determine whether you are a good candidate for possible loans. Therefore you must present precise and accurate financial statements. If you are just starting your business, your financial statements may be estimates of what your future plans may be. But you must be able to justify your figures.

Financials are the process of allocating your resources efficiently. There are some critical financial statements that should be included. First, historical data is important if you have been in business for several years. Most business creditors request 3 to 5 years of financial history. Creditors will also be interested in any collateral you have used for your business.

All businesses, both startup and established will need to supply prospective financial data. Most creditors care about what you can do in the first 5 years of business. Therefore your financial package should include forecasted income statements, balance sheets, cash flow statements and capital expenditure budgets. For your first year of business you should provide monthly or quarterly projections, depending on your business. After the first year you can provide quarterly or yearly projections for years 2 through 5. In some cases, since agricultural practices can be seasonal, yearly projections will do. Graphs representing financial information are often preferred for business plans if they are accurate. So be sure to check your projected financial statements with your funding requests, because creditors will look for inconsistencies. A business plan should also include plans for transitioning out of the business and retirement.



Key Points

- Determine start-up capital needed as well as any additional funding needed after initial start up
- Documents you will need:
- Profit & Loss Statement (actual by operating year and projected) 1-5 years
- Cash Flow Statement (actual and projected) 1-5 years
- Projected balance Sheet (at beginning and end of projection period) 1-5 years
- Break even analysis
- Amortization Schedule(s) of loan(s)
- Depreciation Schedule (showing equipment purchased over the span of the

Optional Documents to Support the Business Plan

- Supporting statistics from any independent, reliable source
- Policy and Procedure Manuals
- Licenses, permits, registrations
- Listing of aging accounts receivables/payables
- Just about anything that credibly supports the plan

There are many publications and computer programs that can assist you in developing and writing your business plan. Ag Plan, an agricultural business plan site, is offered by the University of Minnesota at www.agplan.umn.edu. This website provides templates to assist you in developing your business plan



"If you're thinking about starting a CSA, talk to other CSA farmers and ask them what has gone right and wrong with them."

-Michele Collins, Fair Weather Acres CSA



You're launching a CSA. You have the seeds, the equipment, interest from a few customers, a marketing plan. What else do you need? Connecticut Farm Bureau.

Who We Are: Connecticut Farm Bureau is a non-profit, membership organization dedicated to farming and the future of Connecticut agriculture.

What We Do: CFBA advocates and educates on issues that help farm families by focusing on labor, economic viability, land use, taxation and farmland protection

Why We Do It: CFBA's work is vital to providing safe, locally grown, farm-fresh products and a high quality of life for all of Connecticut's residents

Why We're Different: An independent, non-governmental general agriculture organization, CFBA is the voice of producers all across our state's diverse agricultural landscape.

Membership Options for CSA Farms:

Full-Time Farmer: A person who earns their livelihood by farming, or a farmer requiring at least one full-time worker, or

Part-Time Farmer: A person who farms as a secondary occupation

All farmer members enjoy full benefits including voting privileges, consultation with CFBA's member support specialist, access to discounted insurance and other services plus CFBA's news magazine.

Friend of Agriculture Member: A non-farming individual or business who joins to support CFBA's work. Receives benefits, but is not afforded one-on-one staff support.

**Visit cfba.org to learn more.
Or call 860-768-1100**

Connecticut Farm Bureau Association staffs an agricultural expert who is available to help farmers with one-on-one support and assistance for their agricultural businesses.

This includes the considerations about your CSA you may not expect such as:

- *All farm related tax reduction programs including PA 490 Farmland classification, farmers' tax exemption certificates, municipal optional tax programs for farms, and state-mandated tax programs*
- *State and federal motor vehicle regulations*
- *Local land use and wetlands regulations*
- *Farm labor requirements and resources*
- *Marketing and food safety Plus more !*

Farm Bureau formed to provide the grassroots support farmers and farm families need to optimize business viability and profitability. We offer members:

- Educational programs
- Networking opportunities
- Benefits to help your business save money on the services and supplies you use every day
- Updates on issues and news affecting farmers



The Voice of Connecticut Agriculture

Crops and Pricing for a CSA

Basic considerations to planning a CSA:

- What is the land suitable for growing?
- Are there restrictions on what can be grown?
- How much land will be dedicated for the CSA
- How many weeks will the CSA distribute shares?
- How many shares are anticipated?

Crop Planning Tools

There are plenty of resources for planning what crops to use in the farm throughout the growing season. The following are recommended by UConn Extension and CSA farmers that were interviewed for this booklet.

Brookfield Farm

Brookfield Farm offers a spreadsheet platform with instructions on how to use it to your best advantage. The download comes with a \$25 charge.

Roxbury Farm

Roxbury Farm offers multiple resources for new CSA farmers trying to plan crop production. It offers a 100 member CSA plan, a crop manual, a harvest manual, as well as planting and seeding schedules. Look under "Information for Farmers" on their webpage.



University of Vermont

UVM also has a variety of resources for production budgets. They are available for vegetable or berry growers.

Farm Produce Manager

This website can be used to schedule and plan all aspects of production in the field or greenhouse, and even has a 90 day free trial. Full annual subscription for the service is \$75

AgSquared

This webpage involves planning, operations, and record systems. It involves a crop planner, day-to-day management tools, and crop record programs. The service has a free trial, as well as three separate pricing options depending on the needs of a particular farm. The basic pricing option is \$99.

"Concentrate on the favorites - e.g. lettuce, tomatoes, corn, and then go easy on the other stuff like fennel, kale, kohlrabi."

-Paul Bucciaglia, Fort Hill Farm CSA

MotherEarthNews Vegetable Garden Planner

This service involves a garden bed design, guidance with planting, as well as records for production. There is a free trial for 30 days, after which a yearly subscription is \$25.

FarmOS

FarmOS is an open-source software available for download. It is an open platform for farm management and planning, and is still in development.

Finding the right size of a CSA

Existing CSA farmers suggest that it's important to build a CSA business gradually, growing for more members than the farmer has actually sold shares to, while figuring out what the land can produce well, the cost of inputs, and what customers like. It is not unusual for a CSA farm business to start with as little as 25 shares. The largest CSAs in Connecticut grow for over 600 member shares. Each farmer has to determine the right balance between their labor, desired profit, and what their farmland can produce sustainably.

"Start small and don't overextend yourself. It is better for a CSA to start at a capacity they know they can manage and build up rather than start at a lofty goal and under-deliver."

- Dan Gregory, Grow Hartford CSA

"Start small!"

-Steve Munno, Massaro Farm CSA

Pricing a CSA Share

The cost of a CSA share ought to cover all of the costs of operating the farm for the season (including the farmer's own labor). An estimation of operating costs ought to include: rental costs, seeds & plants, soil amendments, fuel, pest management, labor, equipment maintenance & repair, marketing, tools, and supplies.

$$\text{Cost of a share} = \text{Total Cost of Operating Farm} / \# \text{ of shares}$$

Over the past three years, UConn Extension's research on pricing for a standard summer vegetable CSA found prices anywhere from \$15 to \$50 per week for a CSA member share, with a weekly average of \$30. CSAs that are USDA Certified Organic or Certified Naturally Grown have a slightly more narrow range of \$19 to \$50, with an average of \$33. The broad variation is no doubt due to the wide variety of quantity and content offered in each CSA. For a closer look at current prices for a standard summer vegetable CSA, refer to Appendix A on page 46.

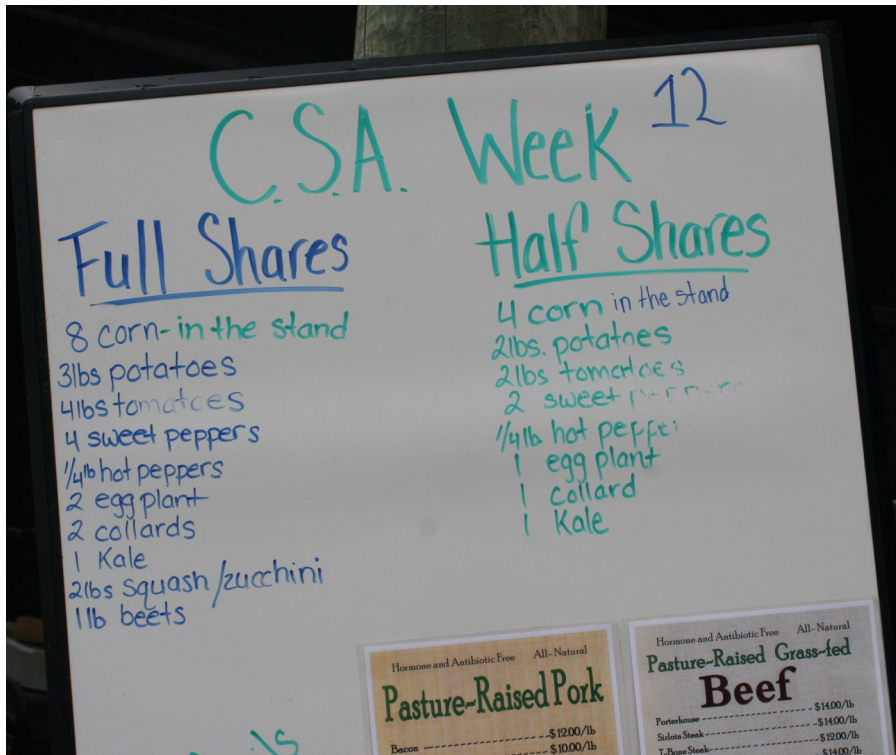
Full shares and Half shares

While CSA farm businesses typically rely on selling a certain number of full shares, it is standard practice to offer half shares or even student shares for smaller households. A full share is usually intended for a family of 4. A half share might be for a household of two adults. In cases where

farmers choose not to offer the half share, they may allow two households to split a full share by taking turns picking up their CSA during the summer.

Discount Ideas

- Offer a “Farmers market share” that allows CSA members to pay for their share at the beginning of the season, and then the member shops directly from the farmer at the farmers market, receiving a discount on farmers market prices (e.g. 10%).
- Offer a discount when a second share is purchased.
- Maintain the full price, but allow the member to spread payments out if it is too financially burdensome to pay for the full share at the beginning of the season.
- Offer a discount for products sold at pick-up time in addition to the CSA, such as tomatoes for canning, or garlic for planting, or flower bouquets.
- Offer a work share, swapping a predefined number of hours of work in exchange for a price reduction.



“If you don’t have a farm store, be sure to balance your production with your CSA memberships.”

-Rick Hermonot,
Ekonk Hill Turkey Farm

Typical CSA Share Contents

by Susan Mitchell, Cloverleigh Farm, Mansfield

Sample Share for a week in June:

1/2 lb salad mix, 1/2 lb spinach, 1 bunch swiss chard, 2 baby bok choy, 1 bunch radishes, 1 bunch salad turnips, 1 qt snap peas

Sample Share for a week in July:

1 bunch beets, 2 slicing cucumbers, 1 head lettuce, 3 summer squash, 1 bunch kale, 1/2 lb green beans, 1 bunch carrots, 1 bunch scallions, 1 bunch herbs

Sample Share for a week in August:

1/2 lb green beans, 1 bunch carrots, 1 bunch kale or chard, 1 watermelon, 2 slicing cucumbers, 2 eggplant, 1 bunch beets, 1 head lettuce, 2 sweet peppers, 1 hot pepper, 2 summer squash, 1 lb tomatoes, 2 pint cherry tomatoes, 1 head garlic, 2 bunch herbs (basil, cilantro, parsley, dill)

Sample Share for a week in September:

1 bunch kale or chard, 1 head broccoli, 1/2 lb edamame, 1 eggplant, 1 head lettuce, 2 sweet peppers, 1 hot pepper, 1 lb tomatoes, 1 pint cherry tomatoes, 2 onions, 2 lbs potatoes, 1 head garlic, 1 bunch herbs

Sample Share for a week in October:

1/2 lb arugula, 1 bunch kale, 1 bunch carrots, 1 head cauliflower, 1 bunch leeks, 1 lb parsnips, 2 lbs potatoes, 1-2 winter squash, 1/2 lb spinach, 1 bunch herbs

"Be sure to include variety, but balance with familiarity in your crop choices."
- Leah Beckett, Beckett Farms CSA

	half	full
RED BEETS	1	2
CUKES	2	4
SQUASH	1	2
EGGPLANT	2	4
SWEET PEPPERS	1	2
SCALLIONS	1	2
BOK CHOY	1	2
BROCCOLI	1	2
LETTUCE	1	2
GREENS BEANS	1 QT	2 QT
JALAPENOS + HOTS	4	8
TOMATO	2	4
HERBS	1	2
FLOWERS	8	16
CHERRY TOMATO	1 QT	2 QT



NEW CONNECTICUT FARMER ALLIANCE

a farmer led farmer driven network

for the next generation of CT farmers

JOIN

our statewide farmer listserv to share opportunities and challenges

NETWORK

at our annual meeting and casual farmer gatherings

CONNECT

with other CSA farmers to build a sense of community

Become a member today!
No fees or dues required. Open to farmers of all ages and backgrounds.

www.newctfarmers.com
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PRESERVING WORKING LANDS
FOR FUTURE GENERATIONS

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Best Practices for a CSA Contract

Whether it is in the form of a CSA Contract, Harvest Agreement, Handbook, or simply part of the farm's website, it's important to communicate clearly with members what to expect in a CSA. The CSA Contract ought to be prepared ahead of the growing season, and will be a fundamental part of marketing to potential CSA members. Important elements of a CSA contract are:

Personal Story

Marketing the farm business starts with a brief and compelling story about the farmer and the farmland. This is the first step to connecting with CSA member. How long have you been farming? What is the history of the farmland being used? Any hopes or plans as a farmer?

How does the CSA work - Explain 'CSA' and Shared Risk

The CSA farm business model is founded on the practice sharing risk and reward between a farmer and its members. Communicate this shared risk and reward agreement clearly. Provide some indication of the farm's philosophy in the event of a crop failure.

"Communicate well with your neighbors. Make sure to stay true to the CSA model and make sure others understand what that model involves."

- Rodger & Isabelle Phillips, Sub Edge Farm CSA

These excerpts from online contracts and websites demonstrate how farm businesses explain the CSA model to potential members:



"A CSA (Community Supported Agriculture) is a program where we offer customers fresh-picked USDA certified organic produce by purchasing a share of the season's harvest in advance. By participating in a CSA, customers become dedicated to sustaining the farm by supplying capital for start-up expenses, (farm labor, seeds, potting soil, utilities, greenhouse supplies, stakes, etc.) that need to be paid before the first crop is harvested."

-Wild Carrot Farm, Canton

"It's a simple arrangement where you purchase a 'share' of produce from a farm. In return, farm 'members' receive seasonal produce once a week. CSA brings together community members, farmers and agricultural land in a relationship of mutual support based on an annual commitment to one another."

-Boulder Knoll Community Farm, Cheshire

“Community Supported Agriculture (CSA) is a mutually beneficial relationship between a community and its farmers. Participants, also known as members or shareholders, provide advance funding for the farmer in exchange for a weekly share of produce during the growing season.”

-Gentle Giant Farm, Bethany

“The farmer and CSA member enter into a mutually beneficial agreement. The member purchases a 'share' of the farm up front before the growing season begins. The farmer promises to grow the best product possible given any constraints that mother earth introduces that season; excessive rain, drought, insect infestations, disease pressures etc. Once the harvest begins, the member comes to the farm once per week to pick up their 'share' of the harvest. This provides the CSA member with the most fresh and flavorful produce available at that time of year. As the season changes, so will the offerings each week, thus providing members with the opportunity to understand and appreciate seasonal eating. By bringing together neighbors, friends, and those who love good fresh food, CSA programs provide a wonderful sense of community among like-minded people. Visiting the farm, enjoying the view, talking with the farmer, engaging your children in selecting their own produce - it all adds to the experience that a CSA membership provides.”

-Cloverleigh Farm, Mansfield

“CSA (Community Supported Agriculture) is a model whereby customers pay upfront for a season's worth of vegetables, delivered as a weekly share. Receiving the money in January or February allows us, your farmers, to make the necessary investments in seeds, infrastructure, equipment, and field prep for the upcoming season. It also allows you, our shareholders, to take on a small share of the weather-related and pest-related risk of farming by offering your support to us before we've put seedlings in the ground. In return, our customers get weekly deliveries of the freshest and most delicious vegetables throughout the entire season - June through November - at a great value.”

-Four Root Farm, East Haddam

Production Methods

CSA farm businesses depend heavily on reliable and enthusiastic members who implicitly trust the farmer to provide fresh, healthy products in each weekly share. Whatever production methods are used, farmers need to educate members about the methods used as well as the rationale. Share information about certifications and certifying agents. Keep in mind there is a lot of confusion among consumers about the difference between local, organic, GMO, sustainable, biodynamic, agro-ecological, IPM, etc. A clear explanation of how the farmer navigates production decisions and sets goals can deepen member commitment to the farm business.

Description of Shares

Be very clear about the number of weeks, size of the share, and if possible provide an example of a typical share's contents (see page 17 for illustration of how weekly shares change during the season). Be clear about how share contents will be prepared (washed, bunched, with tops or not, loose, pre-bagged, pick-your-own, etc) and whether members need to bring their own containers/bags for pick-up. It is helpful if you can provide an estimated value of the weekly share, such as "each week's share will have approximately \$30 value of fresh, locally grown produce."



Add-on Options

Describe add-on options, such as eggs, flowers, saucing tomatoes, maple syrup, honey, bread, etc. Some farmers sell these in as an add-on to the share price at the beginning of the season (e.g. egg share), while others prefer to sell add-on items for cash at the CSA pick-up.

Pick up Policy

This is an aspect of CSA customer management that can be especially time-consuming for the farmer if expectations are not clear for members. Be very clear about pick up times and locations. Many farmers will ask CSA members to commit to a specific pick-up day of the week and location (if there is more than one) in order to ensure a more accurate harvesting system. Who can pick up the share? What if a pick-up time is missed? Can a member pick-up their share late? These rules should be clearly established through the CSA contract.

Payment

Payment schedules, payment methods, missed payment policies, member cancellations, and waitlists should be detailed in a CSA contract. Also include any reduced-price shares or options to use SNAP benefits for payments (see page xx), if appropriate. CSA farm businesses sometimes offer a **debit or credit system**, whereby members who purchase their CSA share at the beginning of the season will then debit their account based on the products and quantity selected each week at CSA pick-up. The debit system does not alter the up-front payment, but it replaces pre-packed boxes or mix & match systems at pick-up (described on page 29).

Contact Information

Information such as email, phone number, and mailing address are fundamental to proper communication between the farmer and CSA members.

Customer Signature and Date

Some farms ask members to sign and date the CSA contract, and return it with payment. This reinforces the sense of a formal agreement between the farmer and member.

"Have a good CSA contract and be aware of the importance of this relationship with the customer."

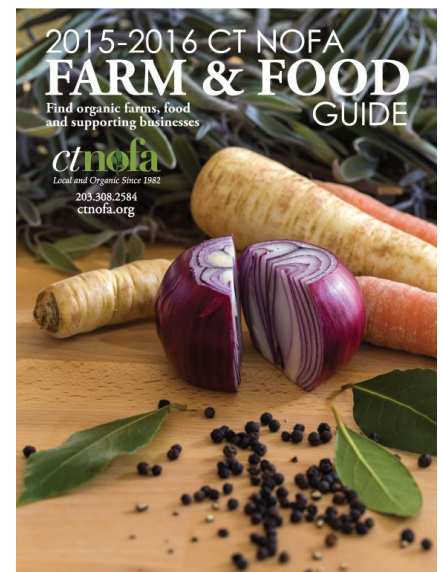
-Rick Hermonot, Ekonk Hill Turkey Farm

Since 1982 CT NOFA has been working to grow the viability of organic agriculture and land care to achieve our vision of an Organic Connecticut founded on ecologically and socially just principles.

CT NOFA is the first and leading grassroots association advocating for organic food, farming, gardening and land care in Connecticut, connecting people in the local sustainable food and land care movements with organic resources and education.

CSA Resources for Members

- CT NOFA members with CSAs get listed in the **Farm Directory** online and a dedicated CSA webpage: ctnofa.org/CSAs.htm
- Members get CSAs listed in **CT NOFA's Farm & Food Guide** (annual distribution of 12,500)
- Save on supplies through the annual NOFA Bulk Order! Great deals on cover crop seed, fertilizers, mineral amendments, compost, potting soil, pest controls, animal health and feed supplements, potato and allium seed, tools, and more!



Other CT NOFA Member Benefits

- Enjoy *The Natural Farmer* – a quarterly newspaper with in-depth news and features on organic agriculture from the entire seven-state NOFA region
- CT NOFA promotes CSAs through social media, blog posts, and in the Gleanings eNews (sent monthly to more than 5000 people)
- Save with member prices at events and CT NOFA's annual Winter Conference

Connect Your CSA To The Organic Community!

Join CT NOFA online today: ctnofa.org/join

Read the latest CT NOFA news and events:

ctnofa.org • [facebook.com/ctnofa](https://www.facebook.com/ctnofa) • ctnofa1982.blogspot.com

Finding Customers

Since the CSA model is built on a foundation of community support, finding customers depends on the farm's ability to tap into existing community networks. Don't overlook opportunities to set up group drop offs where existing community groups already gather (e.g daycare centers and afterschool programs where parents pick up their children, faith-based organizations that hold services, or clubs with regular meetings and facilities).

Community Flyers

Skip the expensive advertising, and get a flyer up on bulletin boards in your community. Put up flyers in places where it will be seen by families, community leaders, foodies, artisans, and people interested in fitness/health/recreation, such as:

- Coffee shops
- Grocery stores
- Natural food stores and Food Co-Ops
- Libraries
- Local restaurants
- Local farmers markets
- Daycare centers
- Community centers or local gyms
- University bulletin boards
- Independently operated stores (book stores, artisan craft stores, etc)

Online Listings

In addition to the farm website, it's very helpful to use online listing services to advertise your CSA:

susfood.uconn.edu

buyctgrown.com

ctnofa.org

farmfreshri.org

localharvest.org

farmigo.com

harvesttohand.com

Social Media

Effective use of social media is inexpensive and plays an important role in reaching new customers for a CSA farm business, as well as building customer loyalty. American adults use Facebook (71%), Pinterest (28%), LinkedIn (28%), Instagram (26%), and Twitter (23%). (Pew Research Center). More than half of American adults use at least two or more of these. The picture-friendly platforms of Facebook, Pinterest, and Instagram are well suited to marketing a CSA.



Facebook usage rates are higher among women than men, and increasingly popular among seniors. Create a Facebook “Page” for existing or potential CSA members to follow. Use this to post pictures about current high points and challenges in the field, create excitement as products ripen for harvest to go into member shares, and share recipes that match up with products in the weekly share.



Pinterest is dominated by women in most demographic categories. The platform is designed for bookmarking, sharing, and finding creative ideas. It is a good choice for the CSA that wants to promote and share recipes, as well as ideas for sustainable living and crafting.



Instagram has high usage rates among young adults (age 18-29), women, Hispanics and African-Americans, and those who live in urban and suburban environments. Instagram users can view each other’s photos. Use Instagram to post scenic views of the farm, seedlings in the greenhouse, harvesting projects, or scenes on pick-up day. Be sure to ‘share’ photos on Instagram with the farm’s Facebook page.

“You want people to turn real life interaction into positive social media traffic. What works well is if you have somebody pick their share up and get really excited about it. We found that a very effective way to market ourselves and interact with the public is through things like social media.....We are trying to sell CSA shares to people with young families. People with young families love Facebook. They are on it all the time, and it’s a great way to reach them. It’s a great way to stay involved with the people that we do reach and make connections with people that we’ve never met before. They take a picture of it and then they put it on their Facebook page. And you want to promote that.”

- Max Taylor, Provider Farm CSA

Workplace CSA

Many CSAs have found new members by marketing themselves to employees of a local business. This is appealing to businesses that already have sustainability or wellness initiatives for their employees. Approach the business owners to see if a minimum number of employees will purchase member shares, establish a centralized drop-off space/room, then deliver shares straight to the business each week. The business might even consider paying for a portion of the share for each employee that signs up, as an incentive. Benefits of the Workplace CSA include one convenient drop-off point, employees spread the word to other businesses, and the business can more thoughtfully consider their role in the food system and educate their employees about the importance of local agriculture.

Senior Share/Student Share

Incorporating a smaller size share into a CSA program that is customized for the limited cooking lifestyles of Seniors or college students is a great way to allow someone to become involved in the CSA without being overburdened with a large amount of produce that they won't be able to eat. The share might feature more hand-held edible products like cherry tomatoes and carrots, instead of onions and bok choy that are intended for recipes. By picking up their share, seniors or young adults still have an opportunity to connect with their community and the farmer who produced their food.

Institutions/Schools/Day Care/Restaurants

For some food service operators, a CSA may be appealing as a way to integrate locally grown and seasonal ingredients into their larger kitchen operations. Daycare centers can introduce children to seasonal flavors. Even restaurant chefs purchase CSA shares to enhance their regular menu with seasonal items. A key benefit of selling member shares to these entities includes wider visibility of the CSA farm business in the community. Some CSAs have leveraged this business relationship in order to arrange special cooking classes for their members. Make sure the restaurant or cafeteria is comfortable with the following:

- Cooking from scratch
- Using seasonal produce
- Promoting the name of the CSA farm business on the menu/billboard

Selling Member Shares to Lower Income Residents

USDA's Food and Nutrition Service (FNS) authorizes businesses to sell to individuals that receive Supplemental Nutrition Assistance Program (SNAP) benefits. Authorized businesses may include direct marketing farmers that incorporate CSA as a mode of operation in their business. **SNAP** is a needs-based program; because SNAP clients have limited means and resources they can neither afford nor risk payment for an entire growing season at the season's start. For this reason, if

an authorized direct marketing farmer or producer, or a for-profit venture, elects to do business via a CSA, payment from members using SNAP benefits must be accepted as product is delivered (i.e. at the point-of sale rather than at the start of the season). Furthermore, SNAP benefits may not be used to pay any administrative or membership fees associated with operating a CSA.

In order to participate, businesses must meet the basic FNS authorization eligibility criteria that can be viewed at:

<http://www.fns.usda.gov/snap/retailers/storeeligibility.htm>

In order to accept SNAP benefits, businesses first need to apply for a SNAP license. An application can be completed online at:

<http://www.fns.usda.gov/snap/>

Questions about the SNAP authorization process, or eligibility to accept SNAP, can be answered by the SNAP Retailer Service Center at 1-877-823-4369



Understanding How SNAP Works:

- How do people use SNAP benefits?

SNAP households get an EBT card, which operates like a debit card, to buy eligible food at stores authorized to take SNAP benefits.

- How do I get Point of Sale (POS) equipment for my store?

First, you (the retailer) must be authorized by USDA, Food and Nutrition Service (FNS) to take SNAP benefits. Once your location is authorized under your ownership, you may:

⇒ Use existing or commercially available credit/debit card POS equipment that allows stores to process both EBT and commercial debit/credit transactions on the same device. The EBT Processor for your State can provide more information on where to obtain equipment and services. If you already have equipment, talk to your current processor about programming your current equipment and to obtain cost information.

OR

⇒ Use a special POS device that only processes EBT transactions. The EBT Processor for your State will let you know whether they offer such equipment to all types of retailers. Be aware that most retailers are required to pay for their EBT equipment and services, whether they obtain it from their State Processor or a third party. Some stores are exempt from this requirement and are eligible for free State-supplied POS equipment. Exempt retailers include farmers' markets, direct marketing farmers, military commissaries, non-profit food buying cooperatives and community meal services and programs. You must sign an agreement to cover the use of the equipment and supply banking information to the company that handles the processing for this equipment before you can receive the device.

Reprinted from <http://origin.www.fns.usda.gov>

Customer Satisfaction

CSA farm businesses rely on a strong, positive relationship with their customers. In addition to creating a sense of 'membership' and 'sharing' in the farm experience, this relationship is still a business transaction and depends on:

- Effective management of member accounts
- An organized and enjoyable experience at CSA Pick Up

Management of CSA member accounts

An organized system that tracks member sign up, payment, and pick up is necessary in a CSA. A CSA farm business will also want to track quantities that members select/receive or purchase each week. The following websites or software packages may be helpful in relieving some of the work involved in managing CSA member accounts, schedules, end-of-season surveys, and even online ordering (if applicable).

CSAware.com

This software program from LocalHarvest.org allows the owner of a CSA to easily handle a variety of tasks which might otherwise take considerable time and effort. With CSAware, the user can manage various aspects of their member's involvement, such as subscription, online ordering, as well as scheduling deliveries. The program also offers various ways to analyze financials and member data.

memberassembler.com

Member Assembler from Small Farm Central is a CSA member management software. This program allows for better tracking of member sign-up, contacting members easily, and keeping track of member's payments.

csatoolbox.com

CSA Toolbox is a program which assists with volunteer sign-up, vacation stops, hosting pick-up locations, as well as a weekly reminder newsletter for members. The web service can also offer a billing system which monitors member payments, shares ordered, as well as balances due.

harvesthand.com

This web service offers assistance with membership management, marketing, and e-commerce. Services include member sign-in, social media involvement, a CSA newsletter, as well as online payment.

Organizing the CSA Pick Up

CSA pick up takes some careful planning, not only in terms of harvesting and post-harvest handling, but also in terms of customer satisfaction. How customers experience the CSA pick-up will inform their impression of your operation, your attention to their needs, and even your values. Try to organize the CSA pick up in a way that is efficient, organized, and uses space in a manner that encourages positive interaction among CSA members and with the farmer.

CSA Distribution System

- **Box Shares** – In this model, CSA farms prepack their week’s harvest into boxes or bags with each customer receiving a definitive amount of each crop. These box shares are then picked up or delivered on a set date each week. An advantage to this system is the farmer’s ability to harvest exact quantities and ensure consistent/even distribution. Some CSA members will enjoy the efficiency of this system as well



as the additional time for interacting with each other and the farmer, while others may find the lack of choice somewhat unsatisfying.

- **Pick and Choose (Mix and match)** – In this model, CSA farms provide guidelines to members (e.g. select 3 cucumbers), and may even allow them the option of mixing and matching quantities and varieties they prefer. For example, the member may be invited to select 4 summer squash (choosing among yellow or zucchini or patty pan) and two bags of greens

“Don’t be afraid to put in what you have. For instance, if you need to do three weeks of squash, then do three weeks of squash. It’s impossible to please everyone!”

-Michele Collins, Fair Weather Acres CSA

“Offer as much choice as possible within whatever distribution mechanism you choose.”

-Paul Bucciaglia, Fort Hill Farm CSA

- **Pick-Your-Own** – The pick-your-own system is almost always reserved for just a few share items, such as flowers, cherry tomatoes, strawberries, or herbs. Many CSA members appreciate this element since it allows time to walk into the field and share this experience with their children.
- **Ordering System** – In this model, the CSA members are invited to order the quantity of product they would like each week. This system requires an online ordering system that is posted weekly to members, a few days before harvest for the CSA.

- **Farmers Market Share System** – In this model, the CSA members shop for their product based on whatever the farm has brought to the farmers market. Sometimes this system is accompanied by a set discount (such as 10% off farmers market prices), as well as a debit system for payment (see page 21).

Logistics

Usually, a CSA pick up time is narrowed to two or three hours. Depending on the size of the CSA, there could be many people cycling through the area at that time. Plan for streamlined flow of human traffic, from the parking area to the pick up area.

Remember:

- Signage in parking area
- Signage in pick-up area
- Containers/bags
- Sign-in sheet
- Special needs for any persons with disability
- Swap table for items a member does not want
- Any handouts – recipes, newsletters
- Special guests – chef demonstrations, petition gathering, etc
- Trash/Compost/Recycle area
- Check-out area (if members can purchase additional items)

*“Don’t overpromise and under deliver.
Start small and grow from there.”*

- Stacia Monahan, Stone Gardens CSA

“If you decide to provide your members with a list of the vegetables that will be in the share for the week, be sure to note that it is subject to change!!”

-Brad Isnard, Bishop’s Orchards CSA

Labor/Employment Considerations for CSA Farm Businesses

Provided by Attorney Jessica Wragg, Robert Noonan & Associates, Middlefield, CT

Jessica represents and advises businesses and employers in labor, employment, and employee benefits matters. For questions, contact: jessicawragg@robertnoonan.com

Growing the farm, the products produced and the reach and membership of your CSA involves hiring workers to help on the farm. There are legal requirements farmers should be aware of in connection with having workers on the farm. Employers are also tasked with having to juggle and comply with federal laws and state laws.

Hiring Workers – Who is an Employee?

Our laws and the Departments of Labor heavily disfavor employers classifying workers as “independent contractors.” Most workers on your farm are employees under federal and state wage law and should be paid as W-2 employees.

Under the FLSA, to determine whether the worker is an employee or independent contractor, the US-DOL and courts apply the multi-factor “economic realities” test which focuses on whether the worker is economically dependent on the employer or is in business for him or herself.

The factors of that test include: (A) the extent to which the work performed is an integral part of the employer’s business; (B) the worker’s opportunity for profit or loss depending on his or her managerial skill; (C) the extent of the relative investments of the employer and the worker; (D) whether the work performed requires special skills and initiative; (E) the permanency of the relationship; and (F) the degree of control exercised or retained by the employer.

Employers should note that this is not the only test that applies to the independent-contractor-or-employee question. For example, the Connecticut Department of Labor applies a more stringent test for unemployment compensation, referred to as the “ABC Test.” Under the ABC Test, an individual generally must meet all three of the following factors to be considered properly classified as an independent contractor:

- A. The individual must be free from direction and control (work independently) in the performance of the service, both under his or her contract of hire and in fact;
- B. The individual’s service must be performed either outside the course of business of the employer or outside all the employer’s places of business; and,
- C. The individual must be customarily engaged in an independently established trade, occupation, profession or business of the same nature as the service performed.

The FLSA’s definition of employ as “to suffer or permit to work” and this “economic realities” test

provide a broader scope of employment than the common law control test, which used to be the prevailing test applied by the DOL and courts. Although the “control test” is no longer determinative, it is still useful as a starting place for employers: under that test, if the employer controls what the work is, when it is done and how it is done, the worker is an employee.

Note that if your farm does pay a true independent contractor for services, for example you hire a mechanic to come and service your tractors at the beginning of the season, you are required to provide IRS Form 1099-MISC for payments of \$600 or more for services rendered for your farm by an independent contractor.

Basics Steps to Hiring Employees

To start the hiring process in compliance with critical federal and state obligations, consider the following steps:

1. Obtain an Employer Identification Number (EIN)

Before hiring your first employee, you need to get an employment identification number (EIN) or Employer Tax ID from the U.S. IRS.

2. Set up Records for Withholding Taxes

According to the IRS, you must keep records of employment taxes at least four years. Keeping good records can also help you monitor the progress of your business, prepare financial statements, identify sources of receipts, keep track of deductible expenses, prepare your tax returns, and support items reported on tax returns.

Below are three types of withholding taxes you need for your business:

Federal Income Tax Withholding Every employee must provide an employer with assigned withholding exemption certificate (Form W-4) or before the date of employment. The employer must then submit Form W-4 to the IRS.

Federal Wage and Tax Statement Every year, employers must report to the federal government wages paid and taxes withheld for each employee. This report is filed using Form W-2, wage and tax statement. Employers must complete a W-2 form for each employee who they pay a salary, wage or other compensation. Employers must send Copy A of W-2 forms to the Social Security Administration by the last day of February to report wages and taxes of your employees for the previous calendar year. In addition, employers should send copies of W-2 forms to their employees by Jan. 31 of the year following the reporting period.

Connecticut State Taxes Employees should also complete a CT-State W-4 form. The employer is then obligated to send the Form W-2 to the Connecticut Department of Revenue Services, at the same time it sends the forms to the federal IRS.

3. Form I-9

Federal law requires employers to verify an employee's eligibility to work in the United States. Within three days of hire, employers must complete Form I-9, employment eligibility verification. Make sure you are using the most current Form I-9, as the form is updated every few years.

Employers do not need to submit the I-9 form with the federal government but are required to keep them on file for three years after the date of hire or one year after the date of the employee's termination, whichever is later.

4. Register with Connecticut's New Hire Reporting Program

All employers are required to report newly hired and re-hired employees to a state directory within 20 days of their hire or rehire date. Reporting is available online:

<http://www1.ctdol.state.ct.us/newhires/>

5. Obtain Workers' Compensation Insurance

The obligation to have workers' compensation insurance coverage, insured through a commercial carrier or on a self-insured basis with approval of the Connecticut Workers' Compensation Commission, kicks in upon your employing one employee.

6. File Your Taxes

Generally, employers who pay wages subject to income tax withholding, Social Security and Medicare taxes must file IRS Form 941, Employer's Quarterly Federal Tax Return. A similar filing is to be made to the Connecticut Department of Revenue Services.

Paying Employees: Pay Hourly Rate or Salary?

Under the FLSA and Connecticut wage law, there are two types of employees for pay purposes: non-exempt employees, those not exempt from minimum wage and overtime requirements, and exempt employees, those who are exempt from minimum wage and overtime. Non-exempt employees must be paid at least the minimum wage for every hour worked and must be paid time and one half for every hour worked over 40 hours in a work week. An employee is exempt or non-exempt based on the type of work performed, job duties and pay level. Don't fall into the salary trap: just because an employee is paid a "salary," instead of an hourly rate, that alone does not mean the employee is exempt from overtime. **Most, if not all, of the workers on your farm should**

be paid on an hourly basis.

Non-exempt employees: What Counts as Time Worked?

Keep in mind the FLSA classic definition of “employ” as “suffer or permit to work.” Compensable time is any time an employee is suffered or permitted to work. If the activity is done at the employer’s request and for the employer’s benefit, it is time worked.

Employers are not required by law to give a morning and afternoon break, coffee breaks, smoke breaks, etc. Under the FLSA, breaks of 20 minutes or less count as time worked unless employee extends break period in violation of employer policy. Breaks of more than 20 minutes do not count as time worked and may be unpaid.

Connecticut wage law does require meal breaks. Connecticut employers are prohibited from requiring employees to work more than 7.5 consecutive hours without at least a 30 minute meal period. The meal break has to be after the first two hours of the shift and before last two hours of the shift. Meal periods of over 30 minutes do not have to be treated as working time if employee is completely relieved of duties during meal period and is free to leave his or her post.

Ordinary commuting time is generally not time worked even if the employee travels to different job sites on different days and some locations are farther than others. However, travel time during the work day, for example from one work site to another, is time worked.

Time that the employee is permitted to work should be paid. For example, if the employee habitually stays past “closing time” to keep working, even if the shift officially ended at 5, if the employer permits the employee to stay late, that is time worked and should be paid as such.

Those first days on the job or “training” time is compensable time worked unless: attendance is voluntary; it occurs outside of normal hours; it is not directly related to the employee’s job; and, the employee does not perform productive work while training.

Non-exempt Employees: Overtime Pay

Non-exempt employees must be paid one and one-half times their regular rate of pay (“time-and-a-half”) for all hours worked over 40 in a single workweek.

Example: Employee is paid \$10/hour and works 42 hours in a workweek.
(40 regular-time hours x \$10/hour = \$400) + (2 overtime hours x \$15/hour = \$30)

Total Pay for the Week: \$400 + \$30 = \$430

There is no requirement to pay employees time and a half unless such hours are over 40 hours worked in the week. Meaning there is no legal obligation to pay overtime if an employee works

more than 8 hours in a day, or if the employee works overnight, on the weekend, or on a holiday.

Exemptions from Overtime and/or Minimum Wage that May Apply to Your Farm Workers

Not all workers need to be paid overtime and minimum wage. Exemptions are available to certain “white-collar” employees. The FLSA and Connecticut law recognize four major white-collar exemptions: executive, administrative, professional, and outside sales. For any of these exemptions to apply, the employee must be paid on a salary basis, must be paid at least \$23,660 a year or \$455 a week (\$475 in Connecticut). Note that this minimum salary threshold for white-collar exemptions is likely to increase significantly in 2016, to \$970 a week or \$50,440 a year. In addition, the employee must perform job duties of significant weight, discretion, and independent judgment for the employer.

Your farm might hire a general manager who might meet the duties test for executive exemption: primary duty is management of the enterprise or a division of the enterprise; customarily and regularly directs the work of two or more full-time employees; and has the authority to hire and fire or to effectively influence on those decisions. Or your farm might hire an accountant who meets the administrative exemption: primary duty is the performance of non-manual work directly related to the management of general business operations of the employer or the employer’s customers; and whose primary duty includes the exercise of discretion and independent judgment with respect to matters of significance.

If you have a smaller farm, it is more likely that none of the white-collar exemptions are available based on the pay level and/or job duties of your workers. But, federal and Connecticut law both recognize an agricultural exemption from overtime that may apply to your farm workers.

Agricultural Exemptions

There is an exemption from overtime obligations for farm work that is recognized under federal and Connecticut law. There is also an exemption from minimum wage and overtime for small farms, but note that this exemption for small farms from paying minimum wage is not available for Connecticut employers.

The broad exemption from overtime for agricultural employees applies to any employee who is primarily employed in agriculture, by a farmer in agriculture. The term “agriculture” includes “farming in all its branches” and farming practices that are incidental to or in conjunction with such farming operations.

Examples of activities that are “incidental to or in conjunction with” the farming operations includes the selling at a farmer’s market or farm stand by a farmer and his employees of is agricul-

tural commodities; and, secretaries, bookkeepers, maintenance workers and other employed by a farm or on a farm if their work is part of the agricultural activity and is subordinate to the farming operations. In *Damutz v. William Pinchbeck, Inc.*, a 2nd Circuit Court of Appeals case from 1946 involving a wholesale florist in Guilford, Connecticut, workers manning the steam boilers, boilers that were used to heat the greenhouses and sterilize the soil, were considered exempt from overtime as they were doing work “incidental to” the farming operations.

However, to claim this broad agricultural exemption from overtime, the work and practices must be performed only on the products produced or raised by the particular farmer or on the particular farm. **For a CSA farm, the exemption will only extend to farming work that involves your plants, products, and animals. Use caution if your workers may be handling products of another farmer, like if you are a vegetable farm but want to sell another farmer’s honey or eggs at your farm stand; generally court rulings emphasize that an employee is not “employed in agriculture” for purposes of the exemption when the employee handles the products of other growers.**

The FLSA also recognizes a more narrow exemption from both minimum wage and overtime for small farmers. However, Connecticut wage law does not recognize this or any exemption from minimum wage for agricultural work, except for minors (see below). For a small Connecticut farm, this narrow exemption from minimum wage may still apply: any employer in agriculture who did not utilize more than 500 “man days” of agricultural labor in any calendar quarter of the preceding calendar year is exempt from the overtime pay (and minimum wage pay, though not in Connecticut) provisions of the FLSA for the current calendar year. This exemption is also generally available for immediate family members of the employer.

Minors working on the Farm

Under Connecticut law, minors as young as 14 are permitted to work in agriculture, subject to federal law prohibiting minors age 14-15 from certain hazardous activities. Activities considered hazardous and prohibited for youth under age 16 include, but are not limited to, operating, setting up, adjusting or cleaning power-driven machinery; operating a motor vehicle; loading/unloading a motor vehicle; warehousing and storage; and, use of a ladder or scaffolding.

Connecticut law permits farmers to pay a lower minimum hourly wage for minors age 14 to 18. Minors under 18 may be paid 85% of Connecticut’s minimum wage for the first 200 hours of employment in any industry; and, when employed in agriculture by an employer who did not, during the preceding calendar year, employ 8 or more workers at the same time, minors may be paid a minimum wage of not less than 70% of Connecticut’s minimum wage.

What about hiring an “Intern” or an “Apprentice?”

Unless the employment relationship is approved in advance through a special program recognized by the Connecticut or Federal Department of Labor, generally workers on your farm are required to be paid minimum wage under Connecticut law. Merely calling someone an intern or apprentice does not exempt the worker from this basic pay requirement. Federal law defines “internship” very narrowly, so if you are receiving any benefit or productive work from the employee, the worker is not an unpaid intern. An “internship” is defined as: unpaid academic or vocational training; that is primarily for the benefit of the intern; does not displace regular employees; does not guarantee a job when the internship ends; and, is of no immediate advantage to the employer.

What about paying in goods/farm products?

The position of the Connecticut Department of Labor is that all employees should receive at least minimum wage, in the form of cash, check, or direct deposit for every hour worked. If you are going to pay wages in cash, you should still keep a record of the payment and supply the employee with a pay stub.

Basics on Recordkeeping Obligations

Employers in Connecticut are required to keep true and accurate records of time worked and wages paid, maintained at place of employment for three years. All time worked must be computed to the nearest unit of 15 minutes or less. Employers are required to furnish to employees in writing at the time of hire the rate of pay, hours of employment, and wage payment schedule, and during employment must make available any employment practices, policies, or changes during employment and any policies on time off.

It is most important that your time records be “true and accurate” – meaning it is not acceptable to just deduct 30 minutes from each day as a presumptive lunch break, or for ease to just record everyone as in at 7 AM and out at 3 PM. Have employees sign in and out, writing down or clocking the actual time in and out.

Are farmers liable to pay unemployment compensation?

Maybe; it depends on your size. Generally, in Connecticut, an employer is liable when they have one employee for 20 weeks or paid out \$1,500 to one or more employees. An agricultural exception provides: the employer is only liable if, in any quarter in the current or preceding year, it paid \$20,000 or more to individuals employed in agriculture, or employed for some portion of a day in each of 20 different calendar weeks (can be non-consecutive) 10 or more individuals regardless of whether employed at the same moment in time.

Prevention is a Lot Cheaper than Having to Correct or Remedy Problems Later On

With employment matters, including hiring and paying employees, as well as many of the day-to-day decisions an employer might be confronted with, such as how to address an employee with performance issues, terminating an employee, responding to an employee who requests a reasonable accommodation due to a disability, taking steps to understand the law and prevent a problem from arising is much more effective and cheaper than having to remedy a problem later on.

Funding Opportunities

There are many funding opportunities for producers to grow, transition, and specialize in local foods. Producers are eligible for many of the following, but take note where programs are designed for two or more producers, or where producers must be willing to work in partnership with extension or non-profits. In the case of CSA farm businesses in Connecticut, special consideration ought to be given to grant programs in **BOLD**.

Connecticut Department of Agriculture Grants (www.ctgrown.gov)

CT Grown Joint Venture Grant

Environmental Assistance Grant

Farm Reinvestment Grant

Farm State Assistance for Enhancements (SAFE) Grant

Farm Transition Grant Program

Farm Viability Grant Program (appropriate for non-profit farms)

Farmland Restoration Program

Organic Certification Cost Share Program

Specialty Crop Block Grant Program

Grants and loans available through USDA agencies/offices

Agriculture Marketing Service

Farmers Market and Local Food Promotion Program

Federal-State Marketing Improvement Program

Specialty Crop Block Grants

Farm Service Agency

Farm Loan Programs

Farm Storage Facility Loans

Microloans

Food and Nutrition Service

Farm to School Grants Program

Senior Farmers' Market Nutrition Program

Supplemental Nutrition Assistance Program

WIC Farmers' Market Nutrition Program

Special Supplemental Nutrition Program for Women, Infants and Children

Forest Service

Urban and Community Forestry Program

National Institute of Food and Agriculture

Agriculture and Food Research Initiative - Agricultural

Economics and Rural Communities

Beginning Farmer and Rancher Development Program

Community Food Projects

Food Insecurity Nutrition Incentives Program (FINI)

Small Business Innovation Research

Sustainable Agriculture Research and Education

Farmer Grants

Partnership Grants

Professional Development Grants



Natural Resources Conservation Service

Conservation Stewardship Program

Conservation Technical Assistance

Environmental Quality Incentives Program

Farm and Ranch Land Protection Program

Risk Management Agency

Risk Management Education and Outreach

Whole Farm Revenue Protection

Rural Development

Business and Industry Guaranteed Loan Program

Community Facilities

Rural Business Development Grants

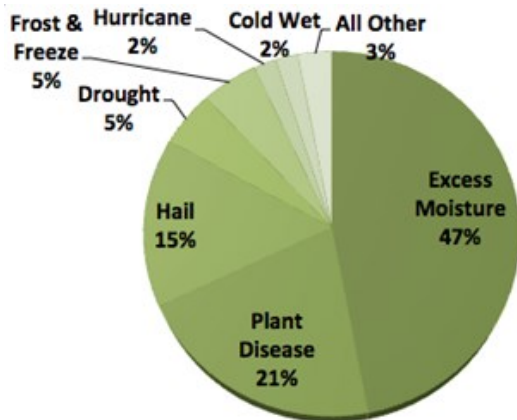
Rural Cooperative Development Grants

Value Added Producer Grants

FINANCIAL ASSURANCE

USDA RISK MANAGEMENT PROGRAMS FOR CONNECTICUT FARMERS

WHY INSURE?



Farming is Risky Business

Crops can fail for a variety of reasons. This chart shows causes of crop failure in CT between 2004 and 2013. As climate change increases the likelihood of extreme weather events, it is more important than ever to have a plan in place to protect your crops and income each growing season.



Buying Financial Disaster Protection Can:

- Help to prevent a major business financial interruption by assuring that you get your input costs back;
- Generate funds to buy replacement production to maintain your customer base;
- Pay off your operating loan and help you to farm again next year.

Noninsured Crop Disaster Assistance Program (NAP)

NAP is offered through the USDA Farm Service Agency (FSA) and provides financial protection for crops affected by natural disaster that do not already have an individual MPCl crop insurance policy available (see MPCl). Protection can be based on your production and price history or default yield/prices can be used if you do not have such records. Most crops new farmers grow are eligible. **Application deadline is March 15th** (for most spring planted crops).



Items Covered:

Fiber, Food, Animal Feed, Honey, Maple Sap, Seed Stock, Ornamental, & Nursery crops



Eligible Events:

Natural disasters including, but not limited to damaging weather events, flood, earth-quake, uncontrollable pests, and plant disease.

**Coverage Levels:**

Up to 65% of your individual yield history. You select 55% to 100% of established price protection.

**Cost:**

Service fee is the lesser of \$250 per crop or \$750 per producer. **Waived for beginning (first 10 years), limited resource, and socially disadvantaged* farmers.**

**To Note:**

At crop losses of 50% yield due to an eligible event, coverage at 55% of established price is **free**. Enrollment must be done with your county FSA office (see page 5).

**More Info:**

Find: [USDA FSA Fact Sheet on NAP](http://www.fsa.usda.gov) at www.fsa.usda.gov

Find: [FSA Office Locator](http://offices.sc.egov.usda.gov) at offices.sc.egov.usda.gov

* Underserved Farmers include: Women, American Indians, Alaskan Natives, Asians, African Americans, Hispanics, Pacific Islanders.

Whole Farm Revenue Protection (WFRP)

WFRP is a new USDA insurance product offered through private insurers. Diversified growers can insure expected revenue from products sold from the farm based on the producer's revenue history. Organic pricing for revenue estimates is allowed for certified and non-certified. *Five consecutive years of filed income tax forms are required to be eligible for this program.* **Application deadline is March 15.**

**Items Covered:**

Expected revenue earned from market ready crops (includes washing, trimming, packing). Livestock, and animal products produced and/or purchased for resale. Annuals lost early enough for replanting.

**Eligible Events:**

A natural cause of loss and decline in market price during insurance year.

**Coverage Levels:**

50% to 85% of approved expected revenue. Maximum protection \$8.5 million. Individual limits not to exceed \$1 million of expected revenue each for animals and animal products or nursery and greenhouse commodities. In order to qualify for 80-85% coverage, three or more commodities are required.

**Cost:**

Please contact a private crop insurance carrier for pricing.

**To Note:**

Special premium discounts and other benefits are available for beginning farmers. Also consider protecting your crops individually, with crop specific policies (see MPCI) or NAP (from FSA). Each of these protection programs has been significantly improved by the farm bill and now offer buy-up protection.

**More Info:**

Find: [WFRP details](http://www.rma.usda.gov/news/currentissues/farmbill/index.html) at www.rma.usda.gov/news/currentissues/farmbill/index.html Find: [RMA Insurance Agent Locator](http://www3.rma.usda.gov/apps/agents) at www3.rma.usda.gov/apps/agents

Multi-peril Crop Insurance (MPCI)

MPCI is a USDA insurance product offered through private insurers. This program covers specific commodities. In Connecticut this plan is available for:

Apples, Peaches, Potatoes, Sweet Corn, Corn, Nursery & Tobacco

When MPCI is available NAP is not available for the crop. This crop insurance policy generally provides more coverage choices than NAP. Protection from 50 to 75 percent of the expected crop yield (revenue for some crops) and up to 100 percent of the projected price for the crop is typical. **Organic and contract prices are available for some crops.**

The enrollment deadline for most spring planted crops is March 15 before the crop is planted.

For more information:

Fact sheets are available at: www.ctfarmrisk.uconn.edu/insurance.php

Contact your local FSA office, or find insurance carriers at:
www3.rma.usda.gov/apps/agents

Find Your County FSA Office

COUNTY	PHONE
Litchfield/Fairfield	(860) 626-8258
Hartford/Tolland	(860) 688-7725
Windham	(860) 779-0557
New London	(860) 887-3604
Middlesex/New Haven	(203) 269-6665

Is Enrolling Worth It?



Good for Your Future

Taking responsibility for developing a risk management plan is a critical step for any serious farmer. In the event of a natural disaster, your best protection might be enrollment in NAP, WFRP, or MPCI. Hoping for compensation for losses through a federal declaration of emergency or disaster is very unlikely.

Basic Farm Record:

Name of Crop
 Crop Type/Variety
 Location on farm
 Acreage/Row feet
 Growing Practice
 Planting Date
 Intended Use
 Expected Yield/Price
 Input Costs
 Expected Profit
 Actual Yield/Price

Good for Your Business

Keeping records of your production history is good business practice. Having these records on hand is also essential for future years as you begin to explore federal and state programs for agriculture such as loans, grants, and insurance. A basic crop record is one component of a complete business plan. Find more info here: ctfarmrisk.uconn.edu



Good for Future Farmers

Participating with FSA programs help shape agricultural policies and programs. You are helping to ensure that farmers like you are taken into account, and services for beginning and diversified growers are improved.

Connecticut's NEW FARMER BUCKET LIST

Find key resources for prospective, new and beginning farmers, including:

- Finding farmland
- Registration and taxes
- Selling your products
- Financing
- Connecting with new farmers
- Service provider e-news

Developed in collaboration with UConn Extension, CT Dept. of Agriculture, CT Farm Bureau Association, CT NOFA, New CT Farmer Alliance, USDA/FSA, USDA/NRCS

Available at: www.ctfarmrisk.uconn.edu

Information

This publication is a cooperative effort of the UConn Extension, the Connecticut Department of Agriculture, and the USDA Risk Management Agency. *For more information please contact:*

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EXTENSION



United States Department of Agriculture

Risk Management Agency



This institution is an equal opportunity provider.

Whole Farm Revenue Protection Illustration for a CSA

The following example presupposes the farmer is at-risk of losing income if there is a crop failure. If the farmer uses a contract that states the CSA members must share the risk of possible crop failure, then the farmer is not eligible for coverage. In order to be eligible for WFRP, the farmer would commit to CSA members to replace crop losses (such as buying from another producer) in order to fulfill a CSA order. CSA farmers should discuss this arrangement with a certified crop insurance sales agent.

Example CSA Farm

2015 Expected Revenue Amount

Commodity	Revenue
Beets	\$3,914
Broccoli	\$1,695
Cabbage	\$1,423
Carrots	\$9,253
Cucumbers	\$5,493
Eggplant	\$2,678
Kale	\$3,188
Lettuce	\$16,855
Onions	\$2,613
Other Vegetables	\$19,575
Peppers	\$5,949
Spinach	\$9,779
Squash	\$6,648
Squash, Summer	\$3,372
Strawberries	\$3,380
Tomatoes	\$24,635
Watermelons	\$4,049
	\$124,499

Historical Estimated Annual Gross Crop Income by Year

Tax Year	Gross Income
2010	\$100,001
2011	\$105,000
2012	\$107,000
2013	\$112,350
2014	\$117,968

Whole Farm Revenue Program

Cost estimator of general premium estimates

Coverage level	85%	80%	75%	70%	65%	60%	55%	50%
	\$105,824	\$99,599	\$93,374	\$87,149	\$80,924	\$74,699	\$68,474	\$62,250
Producer premium	\$3,213	\$1,733	\$1,027	\$819	\$680	\$553	\$438	\$374

2015 Price Study of Community Supported Agriculture Operations in CT

By Nadege Kenfack and Jiff Martin, UConn Extension

newfarms.extension.uconn.edu

*For more info about the study, contact jiff.martin@uconn.edu

Community Supported Agriculture (CSA), an arrangement whereby customers pay growers in advance of the growing season for a guaranteed share of the season's harvest.

Background: In summer 2015 we investigated prices that farm operations advertised on websites and producer association listings. Our goal was to have a better understanding of prices that farmers were charging for a standard summer vegetable share. This is the fourth year we have collected CSA pricing data, so we are able to track how pricing has changed, and also make county comparisons. Below is a summary of our approach and findings, and a full list of the 89 CSAs and their prices that were included in the study.

We found CSA pricing data for 89 farm operations with standard summer vegetable shares offered. All of these were offered between June/July to October/November, featuring vegetables, herbs, and sometimes flowers or small fruit. We did not attempt to compare the contents of CSA shares, nor did we evaluate pricing for add-ons items such as flower shares, fruit shares, meat shares, egg shares, etc. When a range of weeks was promised for a given CSA share price (i.e 16-18 weeks), the average number was used (i.e. 17 weeks).

In response to producer inquiries, we compared pricing for CSAs at farms that were listed as USDA Certified Organic, Certified Naturally Grown, and CT NOFA Pledge. We found the average CSA weekly share price in this sub-group rose slightly, based on 41 farm operations.

The average weekly price of 2015 CSAs = \$30. The minimum weekly price was \$14, and the maximum weekly price was \$50. For farm operations that are USDA Certified Organic, Certified Naturally Grown, or CT NOFA Pledge, the average weekly price of this subgroup of producers is \$32.

CSA Pricing in Connecticut



County Averages:

Fairfield County- \$30	New Haven County- \$30
Hartford County- \$31	New London County- \$34
Litchfield County- \$28	Tolland County- \$31
Middlesex County- \$32	Windham County- \$27

FULL LIST

Weekly Pricing data for 2015 Summer CSA Shares in Connecticut:

Fairfield County	COST/WK	Hartford County	
<i>County Average:</i>	<i>\$30</i>	<i>County Average:</i>	<i>\$31</i>
Belta's Farm Westport, CT Summer full share: 18 weeks, \$500	\$27	Beckett Farms, LLC Glastonbury, CT Summer full share: 18 weeks, \$600	\$33
Garden Of Ideas, LLC Ridgefield, CT Summer full share: 15 weeks, \$375	\$25	Cupola Hollow Farm West Suffield, CT Summer full share: 20 weeks, \$550	\$27
Sherwood Farm Easton, CT Summer full share: 18 weeks, \$500	\$27	Deercrest Farm Glastonbury, CT Summer full share: 20 weeks, \$900	\$45
Simpaug Farm Ridgefield, CT Summer full share: 16 weeks, \$525	\$32	Easy Pickin's Orchard Enfield, CT Summer full share: 20 weeks, \$545	\$27
Shortt's Farm and Garden Center Sandy Hook, CT Summer full share: 21 weeks, \$565	\$27	Fair Weather Acres Rocky Hill, CT Summer full share: 18 weeks, \$600	\$33
Sport Hill Farm Easton, CT Summer full share: 20 weeks, \$700	\$35	Futtner's Family Farm East Hartford, CT Summer full share: 16 weeks, \$240	\$15
Stone Gardens Farm Shelton, CT Summer full share: 30 weeks, \$600	\$30	George Hall Farm Simsbury, CT Summer full share: 20 weeks, \$525	\$26
The Hickories Ridgefield, CT Summer full share: 18 weeks, \$625	\$34	Grow Hartford CSA Hartford, CT Summer full share: 16 weeks, \$425	\$26
		Hein Farm LLC Farmington, CT Summer full share: 19 weeks, \$600	\$31

Holcomb Farm West Granby, CT Summer full share: 20 weeks, \$575	\$29	Anderson Acres Farm Kent, CT Year-round share: 20 weeks, \$760	\$38
Karabin Farms Southington, CT Summer full share: 15 weeks, \$600	\$40	Barden Farm New Hartford, CT Summer full share: 20 weeks, \$550	\$27
Killam & Basette Farmstead, LLC South Glastonbury, CT Summer full share: 20 weeks, \$600	\$30	Bunnell Farm Litchfield, CT Summer full share: 16 weeks, \$500	\$31
Newgate Farms Windsor, CT Summer full share: 20 weeks, \$650	\$32	Clatter Valley Farm New Milford, CT Summer full share: 21 weeks, \$690	\$33
Oxen Hill Farm CSA Suffield, CT Summer full share: 18 weeks, \$615	\$34	Fort Hill Farm New Milford, CT Summer full share: 21 weeks, \$690	\$33
Rosedale Farm and Vineyards Simsbury, CT Summer full share: 12 weeks, \$425	\$35	Gresczyk Farms New Hartford, CT Summer full share: 20 weeks, \$500	\$25
Sub Edge Farm Farmington, CT Summer full share: 16 weeks, \$650	\$41	Heritage Gardens Winchester, CT Summer full share: 20 weeks, \$450	\$22
Tulmeadow Farm West Simsbury, CT Summer full share: 18 weeks, \$500	\$28	Maple View Farm Harwinton, CT Summer full share: 16 weeks, \$300	\$19
Urban Oaks Organic Farm New Britain CT Summer full share: 12 weeks, \$600	\$50	Marble Valley Farm Kent, CT Summer full share: 20 weeks, 600	\$30
Pleasant Valley Botanicals West Granby, CT Summer full share: 14 weeks, \$200	\$14	Percy Thomson Meadows Bethlehem, CT Summer full share: 32 weeks, 1000	\$31
Wind Hill Community Farm Glastonbury, CT Summer full share: 18 weeks, \$450	\$25	Sun One Organic Farm Bethlehem, CT Summer full share: 18 weeks, \$535	\$30
		The Farm Woodbury, CT Summer full share: 18 weeks, \$495	\$27
Litchfield County			
County Average:	\$28	Waldingfield Farm Washington, CT Summer full share: 20 weeks, \$650	\$33
Adamah Farm Falls Village, CT Summer full share: 23 weeks, \$620	\$27		

Wild Carrot Farm, LLC Bantam, CT Summer full share: 25 weeks, \$600	\$20	Bodhichitta Farms Prospect, CT Summer full share: 16 weeks, \$595	\$35
Wright Farm Goshen, CT Summer full share: 22 weeks, \$610	\$28	Boulder Knoll Community Farm Cheshire, CT Summer full share: 20, \$400	\$20
Middlesex County County Average:	\$29	Clover Nook Farm Bethany, CT Summer full share: 18, \$450	\$25
Bitta-Blue Farm Killingworth, CT Summer full share: 20 weeks, \$350	\$18	Daffodil Hill Growers Southbury, CT Summer full share: 18, \$650	\$36
Common Ground CSA Colchester, CT Summer full share: 20 weeks, \$975	\$49	Eve's Corner Garden Bethany, CT Summer full share: 12 weeks, \$480	\$40
Fire Ring Farm Portland, CT Summer full share: 18 weeks, \$600	\$33	Farmer Joe's Gardens Wallingford, CT Summer full share: 15 weeks, \$405	\$27
Four root farm East Haddam, CT Summer full share: 20 weeks, \$600	\$30	Field House Farm Madison, CT Summer full share: 12 weeks, \$360	\$30
Smith Farm/AVP East Haddam, CT Summer full share: 11 weeks, \$300	\$27	Gazy Brothers Farm Oxford, CT Summer full share: 12 weeks, \$550	\$46
Star Light Gardens Durham, CT Summer full share: 21 weeks, \$695	\$33	High Hill Orchard Meriden, CT Summer full share: 18 weeks, \$304	\$17
Wellstone Farm Higganum, CT Summer full share: 18 weeks, \$625	\$35	Hindinger Farm Hamden, CT Summer full share: 24 weeks, \$575	\$24
New Haven County County Average:	\$31	Massaro Farm CSA, Inc. Woodbridge, CT Summer full share: 20 weeks, \$625	\$31
Barberry Hill Farm Madison, CT Summer full share: 16 weeks, \$600	\$41	New Haven Farms New Heaven, CT Summer full share: 20 weeks, \$800	\$40
Bishop's Orchards Farm Market Guilford, CT Summer full share: 20 weeks, \$600	\$30	River Crest Farm, LLC Milford, CT Summer full share: 18 weeks, \$500	\$28

Robert Treat Farm \$37
 Milford, CT
 Summer full share: 12 weeks, \$440

Gentle Giant Farm \$34
 Bethany, CT
 Summer full share: 20 weeks, \$680

The Crooked Carrot \$25
 Middlebury, CT
 Summer full share: 18 weeks, \$450

New London County
County Average: \$34

Brown Paper Bag Harry's Farm \$37
 North Franklin, CT
 Summer full share: 15 weeks, \$550

Capital CSA C/O Sweet Acre Farm \$30
 Lebanon, CT
 Summer full share: 20 weeks, \$600

Full Heart Farm \$27
 Ledyard, CT
 Summer full share: 26 weeks, \$700

Good Bug Gardens \$27
 Sterling, CT
 Summer full share: 22 weeks, \$600

Hunts Brook Farm \$39
 Quaker Hill, CT
 Summer full share: 16 weeks, \$625

Provider Farm \$31
 Salem, CT
 Summer full share: 23 weeks, \$725

Tri Gable Lea Farm \$40
 Colchester, CT
 Summer full share: 10 weeks, \$400

Upper Pond Farm \$36
 Old Lyme, CT
 Summer full share: 22 weeks, \$800

West Green Farm \$36
 Lebanon, CT
 Summer full share: 14 weeks, \$500

Tolland County
County Average: \$31

Cloverleigh Farm \$33
 Storrs, CT
 Summer full share: 20 weeks, \$700

Down to Earth CSA \$39
 Stafford, CT
 Summer full share: 20 weeks, \$775

Garden of Eat'n CSA \$30
 Ellington, CT
 Summer full share: 15 weeks, \$450

Root Down Farm \$29
 Coventry, CT
 Summer full share: 21 weeks, \$600

Shundahai Farm \$30
 Mansfield, CT
 Summer full share: 20 weeks, \$600

Willow Valley Farm \$23
 Willington, CT
 Summer full share: 22 weeks, \$500

Windham County
County Average: \$27

Abington Grown \$20
 Abington, CT
 Summer full share: 15 weeks, \$300

Bird Song Farm \$29
 Hampton, CT
 Summer full share: 18 weeks, \$550

Devon Point Farm \$41
 Woodstock, CT
 Summer full share: 18 weeks, \$773

KD Crop Farms \$28
 Chaplin, CT
 Summer full share: 28 weeks, \$560

Raspberry Knoll Farm \$25
 North Windham, CT
 Summer full share: 16 weeks, \$400

