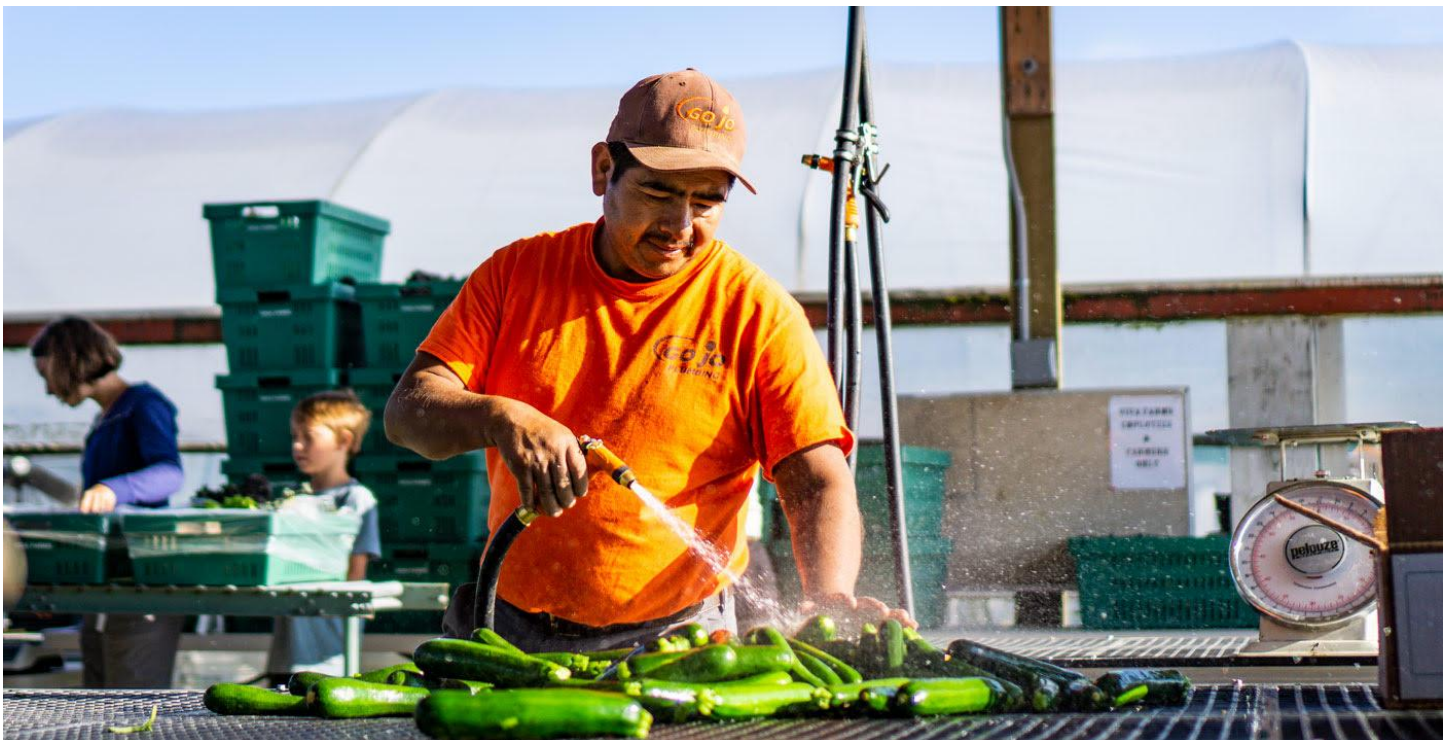


Assessing Latinx-Owned Farms' Need for Spanish-Language Advanced Business Training in King & Skagit Counties, Washington

*A collaboration between Ecotrust and Viva Farms
With contributions from Washington State University Skagit County Extension*

Funded by Sustainable Communities Funders

July 2021



Ecotrust



VIVAFARMS

Table of Contents

ACKNOWLEDGEMENTS	3
ABSTRACT	3
INTRODUCTION	3
METHODOLOGY	4
RESULTS OF FARMER ASSESSMENTS	5
Business History and Management	5
Financial Knowledge	7
Capital Access	8
Land Access	8
Sales & Marketing	9
Program Design	10
Farmers' Business Goals	12
RESULTS OF SERVICE PROVIDER ASSESSMENTS	13
Background & Areas of Expertise	13
Perceived Barriers and Challenges to Supporting Latinx Farmers and Businesses	14
Costs	14
Program Design	14
ANALYSIS & NEXT STEPS	15
APPENDIX 1: Farmer Interview Script	17
APPENDIX 2: Service Provider Interview Script	20
BIBLIOGRAPHY	21
CONTACT INFORMATION	21

ACKNOWLEDGEMENTS

We want to extend our gratitude to the farmers who generously gave their time to share with us their experience, goals, challenges, and aspirations for their farm businesses. We also want to thank the service providers who graciously offered their time to discuss the programs and support that they provide to business owners. Finally, we want to express our gratitude to our funders, who recognized the value in this work and provided the financial support that made this project possible.

ABSTRACT

Through in-depth interviews with Latinx farmers, community-based organizations, and advisors, Viva Farms, Ecotrust and Washington State University (WSU) Skagit County Extension assessed the need for intermediate and advanced bilingual (English/Spanish) business training support for farmers, catalogued existing programs and services aimed at Latinx Spanish-speaking farmers, and identified opportunities for additional support. The results of the assessment confirmed farmers' desire for advanced and tailored bilingual training and identified a diversity of organizations and individuals dedicated to supporting Latinx farmers with achieving business viability. The assessment also confirmed that structural barriers - such as language accessibility, citizenship status, lack of intergenerational wealth, and technology skills - impede Latinx farmers' success, with emphasis on two salient challenges: access to long-term land tenure and access to adequate and appropriate capital.

I. INTRODUCTION

Agriculture in the United States is at an inflection point. According to American Farmland Trust, forty percent of the nation's farmland - some 370 million acres - is predicted to change hands over the next 15 years, as farmers begin to retire.¹ Meanwhile, the next generation of farmers faces enormous barriers to land access and business viability due to skyrocketing land prices, inaccessibility of capital, and lack of sufficient and appropriate support. This is particularly true for farmers of color, indigenous farmers, and immigrant farmers, who have been systematically excluded from opportunities to own land, establish businesses, and accumulate wealth. This is despite their original connection to the land that is now the United States, their deep agricultural knowledge, and their physical labor contributions upon which the food system in the United States is built and continues to rely.

The project described in this report focused primarily on Spanish-speaking Latinx and Hispanic farmers. We recognize - and indeed hope - that the project conclusions and results may well have implications for other historically marginalized farmer groups, but addressing these implications and the necessary next steps is outside the scope of this project. Additionally, we would like to define the demographic terminology we chose to use. Generally speaking, we refer to the target farmer group as *Latinx* or *Latinx Spanish-speaking* but recognize that these terms encompass a widely heterogeneous group rich in cultural, national, linguistic, ethnic, and historical diversity. On several occasions, we use the term *Hispanic* when referencing census or survey data. We also recognize that *Latinx* is an English-language term and that many Spanish-speaking farmers self-identify as *Latino*, *Latina* or *Hispano*, *Hispana*. Many farmers also identify as their nationality of origin, such as *Mexicano/a*.

¹ Keeping Farmers on the Land. farmland.org. American Farmland Trust, 2021. <https://farmland.org/keeping-farmers-on-the-land-read-more/>.

Latinx- or Hispanic-identifying farmworkers make up at least 83 percent of the farm labor force in the United States.² Yet just three percent of principal farm operators identify as Latinx or Hispanic and they own less than three percent of U.S. farmland.³ Given the impending massive transition of farmland over the coming decades, we see great potential for this imbalance of power to shift. Latinx farmers and other farmers of color with deep ancestral agricultural knowledge and intergenerational experience can lead our food system into the future. To achieve this, we must collaborate intentionally and innovate boldly to dismantle the structural barriers that stand in their way.

Since its founding in 2009, Viva Farms has been championing bilingual education in sustainable agriculture in Skagit and King Counties while Ecotrust has been focused on offering advanced business training to farmers, ranchers and fishers over the past five years in the states of Alaska, Washington, Oregon and Northern California. Acknowledging that many of Viva's Spanish-speaking participants are ready for more advanced business training than what Viva has historically offered, yet are not able to access Ecotrust's programs due to language and cultural barriers, the two organizations are looking to build a new program to help Spanish-speaking farmers gain intermediate and advanced business management skills. Leveraging the experience of each organization, and relying on the expertise of other organizations and individuals that support Spanish-speaking business owners, this project seeks to respond to identified gaps in resources and training in order to better serve Latinx Spanish-speaking farmers in developing thriving and resilient businesses.

The first phase in this process centered around two assessments: one of farmers' business management practices and goals, and one of service providers' programs and experience working with Spanish-speaking Latinx farmers. Viva Farms, Ecotrust, and WSU Skagit County Extension collaborated on these assessments and the findings are summarized in this report.

II. METHODOLOGY

We conducted this assessment through a series of interviews with both farmers and service providers. We began by creating the interview questions as a collaborative process, informed by resources such as the *Handbook of Practical Program Evaluation* by Wholey et al. (2010) and NOAA's *Office for Coastal Management Project Design and Evaluation* manual. For the farmer assessments, our goal was to understand farmers' business history, priorities, barriers, and goals. The farmer assessment consisted of eight sections: 1) Business History & Management, 2) Finances, 3) Capital Access, 4) Land Access, 5) Regulations & Risk Management, 6) Sales & Marketing, 7) Program Design, and 8) Business Goals (see [Appendix 1](#)).

We interviewed 11 businesses. Collectively, these businesses are owned by 25 business owners or partners (10 women, 13 men, 2 non-binary folks), with 2-3 partners or owners per business. The majority of owners and business partners were couples or family members. Interviews took between 1-2 hours. Nine interviews were conducted in Spanish and two in English. All farmers interviewed received a \$150 stipend as compensation for their time.

For the service provider interviews, our goal was to identify leading organizations and technical advisors that already support Latinx farmers with business management, as well as identify any barriers and gaps in such support. The service provider assessment consisted of three main sections: 1) Organizational/Firm &

²Findings from the National Agricultural Workers Survey (NAWS) 2015-2016. United States Department of Labor. [dol.gov](https://www.dol.gov/sites/dolgov/files/ETA/naws/pdfs/NAWS_Research_Report_13.pdf), 2018. https://www.dol.gov/sites/dolgov/files/ETA/naws/pdfs/NAWS_Research_Report_13.pdf, p. 2.

³ 2017 Census of Agriculture Highlights: Hispanic Producers. USDA National Agricultural Statistics Service. [nass.usda.gov](https://www.nass.usda.gov/Publications/Highlights/2019/2017Census_Hispanic_Producers.pdf), 2021. https://www.nass.usda.gov/Publications/Highlights/2019/2017Census_Hispanic_Producers.pdf.

Personal Overview, which included questions about overall services, Spanish-language capabilities, and experience serving Latinx farmers and small businesses; 2) Costs of services offered; and 3) Business Development & Programming, which included questions about existing business management programs and interest in collaborating on new programs and services as part of this project (see [Appendix 2](#)).

We conducted eight service provider interviews, which included independent business coaches/advisors, nonprofit business support & entrepreneurship organizations, one land trust, and two lenders.

III. RESULTS OF FARMER ASSESSMENTS

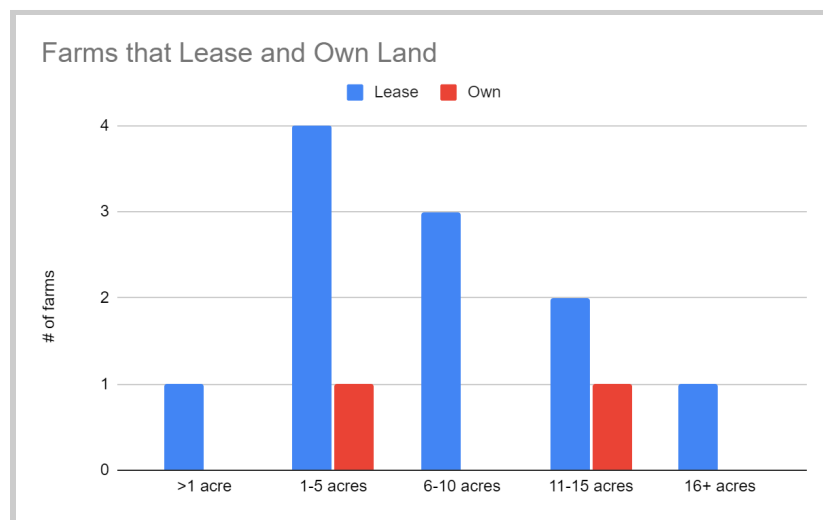
Business History and Management

Demographics and Language

The majority of farmers (18 total; 72%) were Spanish speakers. Four farmers (16%) spoke English as their primary language. For three of the producers, neither Spanish nor English was their primary language - two farmers spoke Miztec as their primary language and one farmer spoke Mam. All farmers identified as Latino/Latina/Latinx or had connection to Latinx roots.

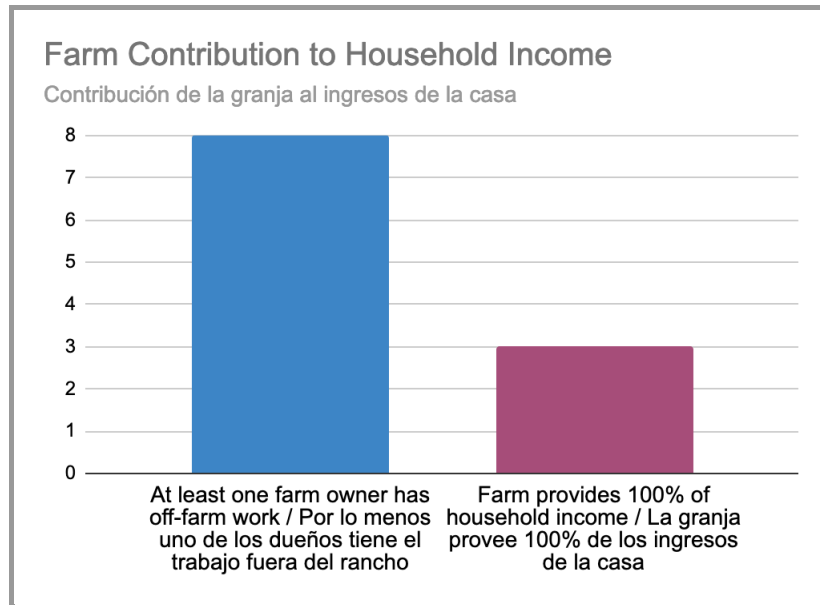
Land Tenure

The farmers interviewed were from Whatcom, Skagit, Island, Snohomish, and King Counties, with the majority based in Skagit County at Viva Farms. The farmers interviewed have been operating their businesses for between 4 and 11 years. Collectively, they manage over 116 acres of land. Most of this land is managed under leasing contracts, such as Viva Farms' (~100 acres or 85%). Only two businesses own land (17 acres collectively; 15% of total land). Most farmers lease fewer than ten acres. The chart below gives a visual demonstration of farmers' land tenure arrangements.

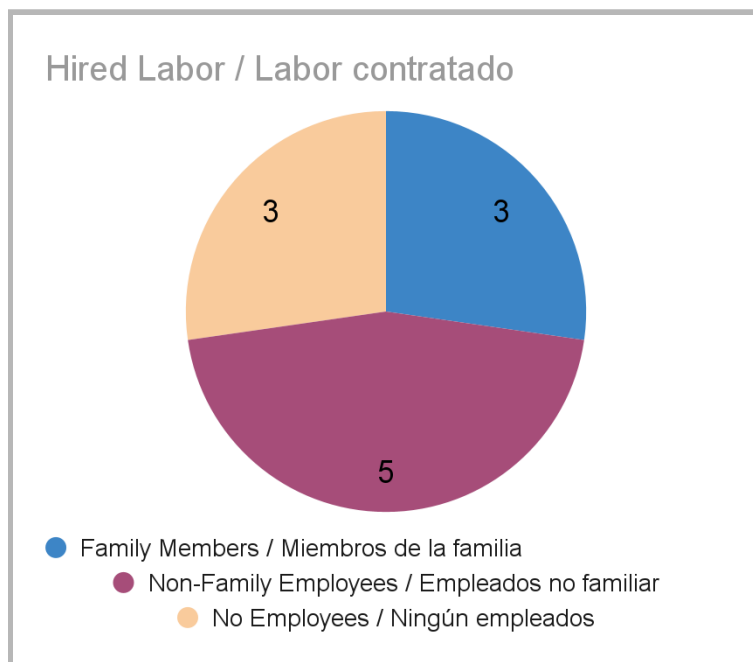


Hired Labor & Income Sources

Of the farms interviewed, eight (73%) reported having at least one principal farm owner who has off-farm income, whether part-time or full-time. Only three interviewees (34%) reported earning 100% of their household income from the farm.



Of the farms interviewed, three (27%) operated only with family members, five (46%) hired non-family employees, and three (27%) had no employees.



Farmers mentioned the following challenges with hiring labor:

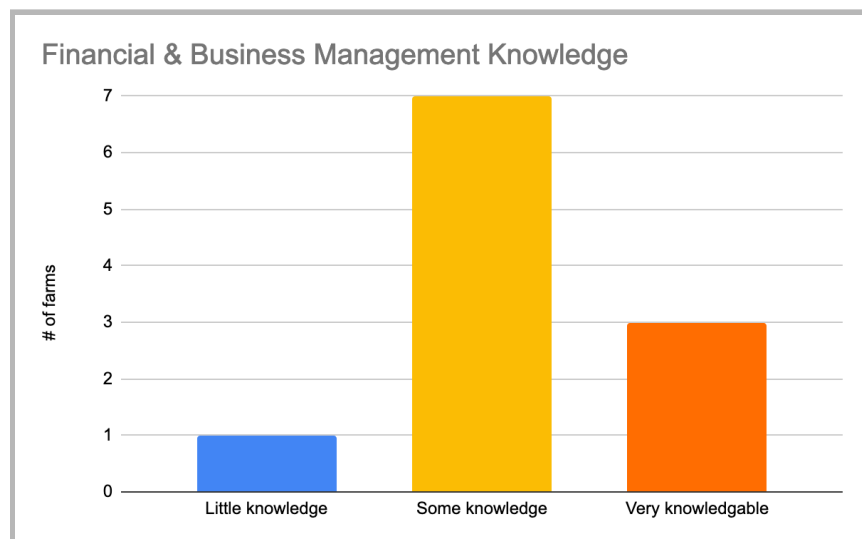
- ❖ Keeping up with minimum wage increases as small business
- ❖ Following employment regulations, especially in the past year with added COVID-19 safety protocols
- ❖ Filing employment paperwork, managing payroll, paying taxes on time
- ❖ Not having a formal timesheet (clock-in, clock-out) system
- ❖ Balancing having enough labor to complete while also keeping labor costs down

Production

Ten businesses (48%) produce vegetables, seven businesses (28%) produce berries, three businesses (12%) produce culturally-specific foods (e.g. Mexican varieties, Asian vegetables, etc.) and two businesses (8%) produce herbs. One business also makes value-added products (in this case, frozen berries).

Financial Knowledge

In the interviews, we asked farmers to self rate their financial knowledge and comfort with financial recordkeeping. One business (9%) had limited knowledge of financial recordkeeping and accounting. This farmer did not use a computer and kept only paper records. Their answer indicated that they would need support preparing financial statements. Seven of the eleven businesses (64%) had at least a basic understanding of accounting and financial recordkeeping. Answers indicated that business owners were actively learning their way around maintaining records and preparing financial statements. The majority of these businesses used a combination of spreadsheets and paper tracking. Answers also indicated that businesses were only reviewing their financial information quarterly or once per year, and that financial statements were not used as a management tool. Finally, three of the farmers interviewed (27%) demonstrated a strong grasp of farm finance and accounting concepts and engaged with a CPA on a semi-regular basis. The chart below gives a visual demonstration of farmers' financial and business management knowledge.



In terms of recordkeeping systems, one farmer used a paper-only system and three farmers exclusively used spreadsheets (Excel, Google Sheets, etc.) to manage financial records. Most commonly, farmers reported utilizing a combination of paper recordkeeping, spreadsheets, or giving their paper records to a CPA or tax preparer. At the time of the interviews, no farmers used QuickBooks or another accounting software, though one farmer mentioned that she wanted to start using QuickBooks in 2021. One business also explained that they track their records on paper and then give the information to their accountant to enter into QuickBooks. And while we did not explicitly ask if farmers worked with an accountant, four mentioned that they do work with an accountant, either annually to file taxes or for more regular financial management, payroll, etc. One farmer did share that the hardest part of accounting and financial recordkeeping is finding a good accountant who speaks Spanish, can patiently explain accounting and tax concepts, and understands farm businesses.

Tracking Costs of Production

We also asked farmers about their systems, if any, for tracking costs of production. Six of the eleven businesses (55%) reported tracking costs of production and profitability in some way, either for the business as a whole, or by crop. It is worth noting that the farmers' responses did not reflect whether or not they were factoring their labor into their costs, which is often high in diversified operations such as vegetables or berries. The businesses that are not currently tracking costs of production expressed interest in doing so and see the importance, but the level of diversity in crops and market channels makes it difficult. One farmer noted that they have an intuitive sense for profitability based on the number of years producing a crop. Another farmer also indicated not being strong in math and finding this level of analysis challenging.

Capital Access

The majority of the businesses that we interviewed are financed with a combination of self-financing through off-farm jobs, reinvesting profits, family support, grant funding, or creative lending options through community-based lenders. Only two farmers interviewed have engaged with a financial institution (18%) and both shared difficulties with communicating in English and understanding application forms, terms and concepts used by loan officers. Some farmers also mentioned citizenship status as a barrier to accessing traditional financing. One of the businesses applied for a loan and was denied; reason for decline was not shared with interviewers. One farmer engaged in a lease to own arrangement for 4 years to acquire land and then refinanced with a bank.

About half of the farmers interviewed (45%) are currently interested in pursuing financing, but there are several barriers to capital access that came up consistently:

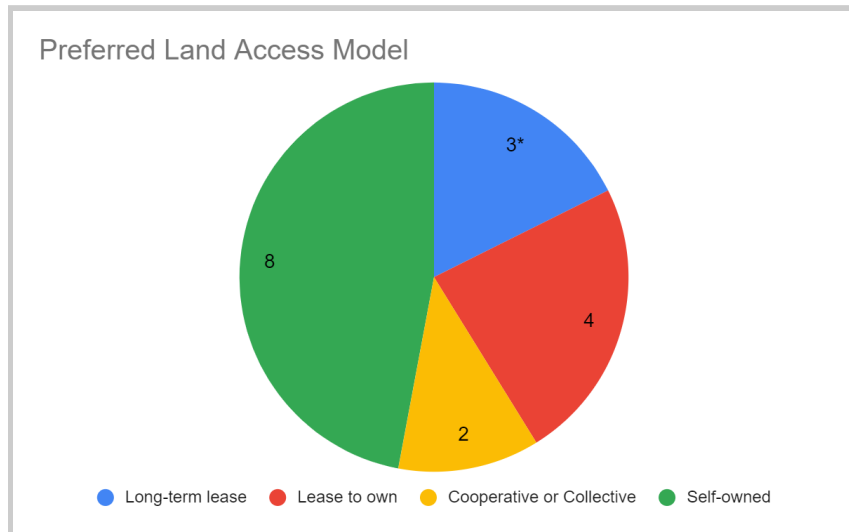
- ❖ Inability to qualify for sufficient financing to meet goals (for example, one farmer shared that they would like to purchase land but only qualify for \$400K, which is insufficient for the size of property they want to buy)
- ❖ Concern about being unable to access financing due to immigration status (not being U.S. citizens or permanent residents)
- ❖ Aversion to taking on debt, which is connected to uncertainty or fear around not being able to repay a loan
- ❖ Trauma from family history with bankruptcy or credit challenges
- ❖ USDA Grant Programs not being accessible due to the amount of funding needed to match grants

In terms of the capital access options that farmers would like to see, they emphasized low-interest loans, creative loan options, and multi-year grant funding as priorities. As an example of a creative loan option, several farmers were recipients of a Community Development Block Grant program in Skagit County, WA that provided loans of up to \$35K to low-income farmers to purchase infrastructure or equipment. Farmers repaid the loans on 5- or 10-year terms in the form of produce to the local food bank. Another farmer shared that a multi-year grant (\$15-\$20K/year) would be a really helpful injection of capital that would allow them to invest in assets and pursue farming as a career.

Land Access

Six of the 11 (55%) farm businesses interviewed have land through the Viva Farms Incubator, either in Skagit or King County. For those who are not at Viva, the majority found their land through friends or personal connections. Twenty-seven percent of interviewees are currently seeking additional land and the remaining 73% indicated the possibility of seeking additional land in the future. The average acreage desired was 19 acres, but farmers were interested in owning anywhere from 10 to 37 acres.

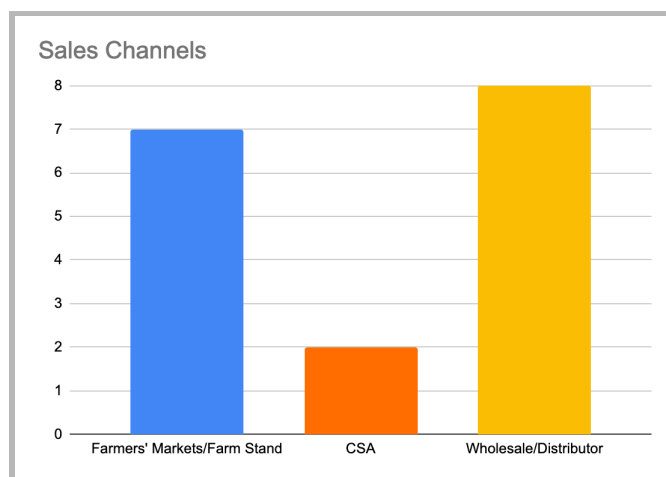
All farmers expressed an interest in owning land. The majority of farmers were interested in direct ownership (73%), followed by lease-to-own (36%), and lastly, cooperative or collective ownership (18%). See chart below.



Discussions around land access focused primarily on barriers to accessing land. The most common barrier brought up was affordability, which is closely related to the challenge of qualifying for and acquiring sufficient capital. Other challenges included lack of relationships and connections; not being able to speak English fluently; and the expense and challenges of converting “raw” land to farmable land with necessary resources (water rights, infrastructure, etc.).

Sales & Marketing

Farmers’ sales and marketing strategies fell into several main categories: seven farms (64%) reported selling at farmers' markets, farm stands or other retail outlets; two farms (20%) have their own CSA program; and eight farms (73%) sell wholesale or through a distributor (in all cases, the distributor was Viva Farms or the Puget Sound Food Hub).



In terms of challenges that farmers face in accessing market outlets, there were several consistent themes:

Challenge	Number of times mentioned
Challenges with not speaking English	3
Challenges of customers not knowing the farmer/not being aware of farm sales programs (CSA, markets, etc.)	3
Computer/technology challenges - such as responding to customer emails, emailing availability to customers, etc.	2
One farmer expressed concern about being tokenized by wholesale buyers and having challenges finding trustworthy relationships	1
Challenge of finding opportunities to sell within their own community, as opposed to selling to higher-income customers outside of their community	1
Lack of aggregation/distribution infrastructure for small-scale farms	1

*Several farmers mentioned that they were able to overcome language and technology challenges with support from WSU, Viva Farms and Puget Sound Food Hub (farmer-owned cooperative food hub).

Farmers also had many suggestions for the types of marketing/sales support they would like:

- ❖ Support connecting to more customers and determining best market outlets for their operations
- ❖ Increased aggregation/distribution for small scale farmers
- ❖ Technological support for communicating with customers, marketing, online sales
- ❖ Translation support to communicate with customers

Program Design

Farmers were able to share with us their preferences for curriculum content, learning styles, timing and regularity of potential courses, and other preferred attributes for a training program. What follows is a summary of their feedback.

Curriculum Content

Farmers expressed interest in developing further skills and knowledge in various business management topics. The most frequently mentioned topics are summarized in the chart below:

Topic	Number of times mentioned
Accounting and Bookkeeping	6
Farm Taxes	4
Technology and Computer Classes*	4
Recordkeeping	3
Marketing and Sales	3
English classes*	2

*When asked explicitly about their interest in classes on these topics, all 11 farmers said “yes” to computer classes and seven said “yes” to English classes.

Other topics mentioned included:

- ❖ Alternative ownership models, cooperatives, etc.
- ❖ Financing/Access to capital
- ❖ Quickbooks & Excel/spreadsheets
- ❖ Invoicing
- ❖ Cashflow
- ❖ Hiring & Payroll
- ❖ Insurance
- ❖ Food safety
- ❖ Business structures
- ❖ Technical field assistance
- ❖ Selling at farmers' markets/farm stands
- ❖ Cost of production training with profitability potentials by crops
- ❖ One-on-one, client-based technical assistance with lawyers, accountants, etc.
- ❖ Spanish classes, specifically for those whose primary language is Miztec or Mam

Program Structure

Language: The majority of farmers prefer training in Spanish or bilingual in Spanish/English. Several farmers also expressed interest in having training in Miztec and Mam.

Instruction Method: The majority of farmers prefer in-person training. Farmers shared their challenges with virtual training, including it being distracting to join from home, and not having the knowledge/skills to join virtually. All farmers have access to the internet via a phone or computer, but not everyone owns a computer. The majority of farmers do not feel comfortable navigating intricate technology and most expressed needing support from a family member or business partner to handle technology aspects of their business. Regarding virtual training, one farmer did share that it would be valuable to have access to recordings of virtual trainings for ongoing reference.

As for preferred learning styles, farmers prefer:

- ❖ Resources and materials in Spanish
- ❖ Visuals (e.g. presentations, videos, etc.) (some farmers also expressed *not* liking videos/virtual training, as discussed above)
- ❖ Readings (both technical and simple/accessible for low-level reading comprehension)
- ❖ Learning objectives stated upfront
- ❖ Workbook/study guides and materials to practice content
- ❖ Blend of theory and practice - i.e. applied knowledge/hands-on activities
- ❖ Learning from peers
- ❖ Visiting and seeing farms

Also, while we did not explicitly ask about class format, many farmers expressed interest in one-on-one coaching/advising, in addition to group classes.

Timing & Frequency: All farmers would prefer training between October-February and the vast majority would prefer evening courses. As for frequency, preference ranged from having courses 1-2 times weekly to twice per month to once monthly. All emphasized that they would not want a multi-day, back-to-back training. Nine out of 11 businesses (82%) expressed interest in committing

to a two-three year winter program. For the other two businesses (18%), it was a maybe, depending on how useful the training topics/opportunities would be.

Preferred Type of Trainer/Instructor

Farmers preferred an instructor who is:

- ❖ Bilingual (Spanish/English), with emphasis on delivering the training in Spanish
- ❖ Latinx, or a person with experience engaging multicultural groups
- ❖ Female, preferred by 18% of interviewees (this was based on interviewees referring to the instructor as “maestra” which is the female word for ‘instructor’ in Spanish)

Cost

Our interview questions didn’t explicitly ask about farmers’ preference with regard to the cost for training, but Viva Farm’s staff had several informal conversations in which farmers incubating at Viva indicated that they would like it to be free of charge. One farmer also expressed interest in the course being offered free of charge.

Additional Needs

- ❖ Childcare (requested by 36% of interviewees)
- ❖ Food (requested by 27% of interviewees)
- ❖ Offering accommodations to be inclusive of different peoples and varying needs

Farmers’ Business Goals

When asked about business goals, all farmers shared the goal of one day owning their own land. Beyond land ownership, other shared goals included: having their farm business be their primary livelihood, ability to pay and hire employees, and expanding their business to increase profits. The table below shows more in detail farmers goals in the immediate term, in 2+ years and 5+ years.

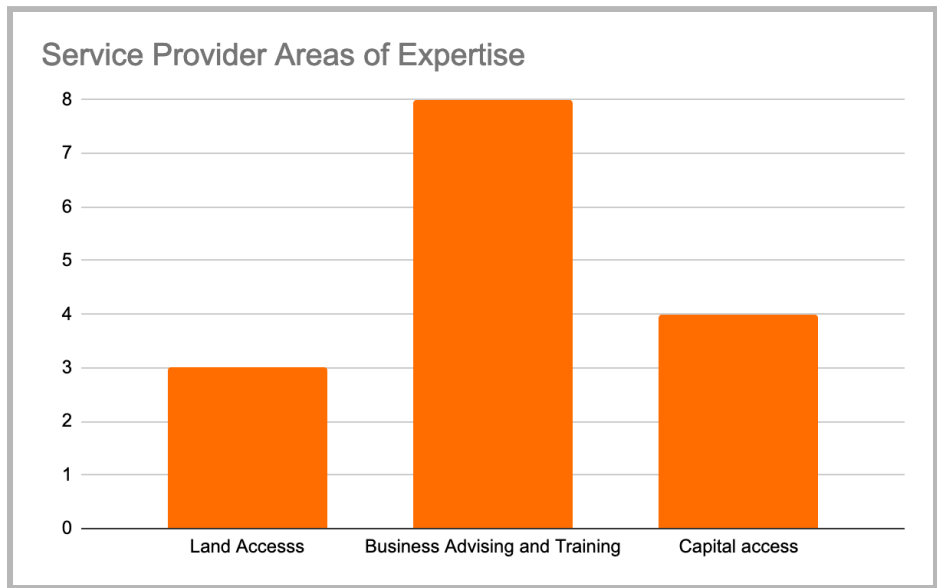
Immediate	2+ Years	5+ Years
Own land	Make a living wage from the farm	Land access - farming on land that they live on
Get more technical support in the field	Access additional land in Skagit County	Grow and work on their farm for the next 10-20 years
	Expand sales	Find their own land to farm
	Sell directly to companies	Grow business to be profitable
	Buy land and equipment: greenhouse, a tractor, a farmstand	Advance as a business and increase profits each year
	Stability in farm to provide for themselves and workers	Have 10 acre farm with house and greenhouse
	Expand CSA and employment for community	Enough land to have sheeps, goats, chickens

	Own land	Expand to grow fruit and herbs for medicine
	Have more clients	
	All farm owners be able to work and be paid full-time	
	All farm owners be able to work and be paid full-time	
	Not rely on loans to start the season - have enough funds to pay for expenses, labor, etc.	
	Continue to sell wholesale and through farmstands	
	Productive coop farm that sells high quality vegetables at markets	
	Grow coop partners	
	Hire employees	
	Do more farm managing than farming	

IV. RESULTS OF SERVICE PROVIDER ASSESSMENTS

Background & Areas of Expertise

The service providers we interviewed represented three main areas of expertise:



- ❖ **Land access** ~ three of the eight interviewees (38%) had land access experience in any of the following areas:
 - Land access education programming
 - Real estate brokerage
 - One-on-one land access support
 - Land matching and conservation
- ❖ **Business Advising and Training** ~ all interviewees had some form of business advising or training experience, including:
 - Group/classroom based education
 - One-on-one business coaching & mentorship
 - Curriculum development
 - Market development
 - Business & financial management and accounting
 - Strategic planning
 - Succession planning
- ❖ **Capital access** ~ four of the eight interviewees (50%) had expertise in providing capital to farmers:
 - 2 federally-backed lenders
 - 1 low-barrier microlender
 - 2 organizations that partners closely with SBA lenders

Perceived Barriers and Challenges to Supporting Latinx Farmers and Businesses

Five of eight (63%) service providers interviewed offer all services bilingually in English/Spanish; 2 (25%) offer minimal Spanish-language support; 1 (12%) offers services in English only. Service providers identified several barriers and challenges for Latinx and Spanish-speaking farmers to access their services, including:

- ❖ Lack of Spanish language support on staff
- ❖ Immigration status being barrier to access financing and completing underwriting process
- ❖ Observation of lower income levels for Latinx loan applicants compared to non-Latinx applicants
- ❖ Lack of access to the internet and limited technological skills, knowledge of using email, computers, etc.
- ❖ Hesitancy around taking out loans/borrowing money, even when businesses are at the stage where they could really benefit from financing
- ❖ Hesitancy/reluctance to reach out for support from professional advisors such as lawyers, accountants, etc.

Costs

- ❖ Seven of the eight service providers (88%) charge for their services but all offer free services or reduced fee options for farmers

Program Design

The partners interviewed bring a breadth of experience with educational programming, ranging from business coaching to leadership to regenerative agriculture. They all expressed interest in collaborating on a business management training program for Latinx farmers. In addition, five of the eight interviews (63%) expressed interest in collaborating on fundraising efforts for this work.

Beyond the specific content of the training, several important themes emerged from the interviews with service providers that should be considered in the program design:

- ❖ It is important to offer childcare and food if courses are held in person - and it would be preferred to purchase food from Latinx food/farm businesses
- ❖ One-on-one coaching (as opposed to classroom instruction) is important and culturally appropriate
- ❖ Recurring theme around interest in addressing land access barriers
- ❖ It is important to recognize that farmers themselves have significant business management and training expertise - expertise does not only come from advisors

V. ANALYSIS & NEXT STEPS

The results of the assessment confirmed our original assumption that there is a need for more culturally competent intermediate and advanced bilingual business support in both English and Spanish. Regardless of their current baseline knowledge, all of the farmers interviewed showed eagerness to expand their business management acumen. Given the varying skill levels, the assessment indicated that farmers need a continuum of business and financial training so that they can opt in and progress at whatever level makes sense for them. For example, farmers who currently rely on paper records will need computer literacy training before then can start using spreadsheets. Farmers who are comfortable with spreadsheets expressed interest in pivoting to QuickBooks and will need appropriate support to do so. Farmers who currently have systems for tracking profitability may be ready for more sophisticated techniques, such as enterprise budgets, while farmers who rely more on their intuition to gauge their business' success may benefit from more simple profitability tracking tools.

The results of the service provider assessment showcase the breadth and depth of expertise represented by the organizations and individuals interviewed. The results also affirm their commitment to serve Latinx and Spanish-speaking farmers and entrepreneurs, as well as their understanding of the barriers that these farmers face. Still, there remains a disconnect between the services offered to farmers and the support they are receiving. In part, this is due to lack of cultural competency and Spanish-language capacity on the part of some service providers, which makes their programs either inaccessible or unapproachable to Latinx farmers.

Broadly, the results of this assessment process highlight two main areas of necessary work. First, there is the need to develop additional intermediate and advanced bilingual business management curricula and resources, and build out a network of trainers and coaches to support Latinx Spanish-speaking farmers. Second, the results emphasize the urgency to work collectively and actively to dismantle the structural barriers to farm viability that Latinx farmers, and likely other farmers of color, encounter as they strive to build successful businesses. Both Viva Farms and Ecotrust are committed to moving forward in supporting these two areas of work.

Prior to the completion of our assessment, Viva Farms secured initial funding through the Extension Risk Management Education program (ERME) to develop curriculum and offer a pilot course in intermediate/advanced bilingual business management education. Viva Farms and Ecotrust are both funded partners on this grant, along with Deborah Nares, an independent business advisor with extensive experience supporting Spanish-speaking farmers. Viva Farms plans to offer the pilot course in the Fall/Winter 2021-2021 at their Skagit County site.

The curriculum content and development process for the ERME project will be informed by the themes that surfaced from the interviews with farmers and service providers. Accounting and financial recordkeeping, farm taxes, marketing and sales, land access, and capital access were all major themes. In addition, computer literacy was an important theme to be considered as we develop the curriculum, as well as English language learning. Beyond the content itself, many farmers expressed the importance of having support from service providers who speak Spanish and understand farm business, so that they can be confident that they will receive the support they need to scale.

It is our intention and desire for the curriculum development process to be collaborative and inclusive of many partners, including those whom we interviewed and who expressed interest in participating. Due to the nature of grant funding, in which we need to be responsive to application opportunities as they come, we wrote the ERME grant long before the assessment was complete. We see the ERME grant as seed funding for a program that will hopefully grow overtime, for which we can seek future funding that supports additional partners to engage in the work.

As for addressing the second area of work -- dismantling structural barriers to farm viability -- the assessments revealed two primary barriers that require urgent attention: access to secure land tenure and access to appropriate and adequate capital. Both are closely connected. As we presented in the results above, unaffordability is the greatest barrier to land access that farmers identified. Land prices in Western Washington (and nationally) are increasingly beyond the range of what many small- and mid-scale farm operations can afford, even if they are successful, profitable businesses. In addition, farmers face stiff competition from non-farmers interested in acquiring farmland: wealthy individuals interested in owning farmland for their personal residences and/or hobby farms; and individual and institutional investors who see farmland as a potentially stable and lucrative financial asset. Any effort to help farmers access land and capital must contend with this landscape. Furthermore, most land trusts and land access service providers in the region do not have Spanish speakers on staff. As a result, Spanish-speaking Latinx farmers often do not receive the advocacy and support they need to be successful in their land search and are further disadvantaged in pursuing this major step in farm viability.

In addition to land tenure, accessing capital is vital to many other areas of business growth, in particular for farms that are on the trajectory to become mid-scale operations. For many Latinx farmers, there are myriad factors that hinder their ability to get the capital they need to scale - immigration status, language barriers, financial literacy level, financial stability, or lack of intergenerational wealth. Even for folks who may be approved for a bank loan, the lended amount isn't enough to afford the farmland acreage desired, given ever climbing land prices, or additional infrastructure needed to make the land "farmable". There are numerous entities in the Puget Sound region and beyond whose mission is to provide capital to growing entrepreneurs. Yet all farmers - and farmers of color, in particular - continue to struggle to find secure long-term land tenure. All of us working in this space have the opportunity - and we would argue, responsibility - to reimagine how and on what terms we evaluate financial readiness and eligibility, classify risk, and determine viable capital offerings for farmers of color.

This assessment has initiated a long-term commitment to enabling pathways to viable business and land ownership for Latinx farmers, and building a more equitable local food economy. Through community-based partnerships and innovation, we seek bold new solutions to equip Latinx farmers with the skills, knowledge, and resources they need to thrive. We look forward to continuing to collaborate with both the service providers and farmers who generously offered their expertise and enabled us to conduct this assessment.

APPENDIX 1: Farmer Interview Script

INTRODUCTION - Thank you for taking the time to meet with me. Viva Farms, Ecotrust and WSU are developing a new business training program to support farmers manage and scale their businesses. This program will be bilingual, with an emphasis on Spanish-language support. As you know, other training programs already exist - including ones put on by Viva, Ecotrust and WSU. However, we think they could be improved to be more useful for farmers, especially Spanish-speaking farmers. In order to develop a program that is valuable to farmers, our first step is to speak with producers like you about what you would like to see in a business training program. Our goal is to develop a program based on what producers say would be most useful. Therefore, we really look forward to hearing your thoughts. This interview will last between an hour and 1.5 hours, and as a reminder, we are able to pay you \$150 for your time today with funding support we received from the Sustainable Communities Funders. Finally, please know that all information will be kept confidential. Do you have any questions before we start? (Address any concerns)

Before I start, do I have your permission to record our conversation? This will only be shared with the other staff at Viva, Ecotrust and WSU who are working on this project.

BUSINESS HISTORY & MANAGEMENT:

1. Can you tell me about your farming business? If necessary, probe for
 - a. What products do you grow?
 - b. Do you process your goods into value-added products?
2. Where do you farm?
3. How many acres do you own/lease?
4. How many years have you been in operation?
5. Who is involved in the ownership, management, and day-to day operations of your business?
6. Do you hire employees? What is most challenging about hiring employees?
7. Who among those involved in the farm business seek or rely on off-farm income?

FINANCE:

Goal of this section: Get sense of level of sophistication in recordkeeping, systems farmers have in place for managing finances, level of understanding of basic accounting, most challenging parts of managing business, systems they use for decision making, methods for analyzing their business to make decisions, level of knowledge of financial statements and how they are used to make decisions.

8. How do you manage your business finances and keep business records?
 - a. If necessary, probe for: Do you understand what income, expenses, assets and liabilities are? Financial statements?
 - b. If necessary, probe for: Do you utilize technology/computer programs for tracking income and expenses (quickbooks, excel, google sheets, other)?
9. Do you understand your cost of production, and have a way of tracking profitability of your enterprises?

CAPITAL ACCESS:

Goal of this section: Understand if and how farms have accessed financing and inform priorities for development of capital access programs.

10. How have you financed the different aspects of your business (land, equipment, operations, etc.)?
 - a. If necessary, probe for: self-financed? Loans? Grants? Family & friends? Other?

- b. If you have received loans, grants or other capital in the past (for land, equipment, operations, or other), which financial institution(s) or program(s) did you engage with? Would you engage with the same institution/program again?
- 11. If you are currently pursuing financing for the first time:
 - a. Are you ready to apply? What is the timeline, and what steps do you need to take?
 - b. What additional tools, skills, knowledge and support do you need to pursue the financing you're looking for?
- 12. If you are not pursuing financing, why?
 - a. What concerns do you have?
 - b. *If necessary, probe for: Do you face barriers to accessing capital?*
- 13. What challenges, if any, have you faced or are facing when seeking financing?
 - a. What concerns, if any, do you have around taking out a loan? For operating, equipment, land, etc?
 - b. What assistance do you need to pursue financing and access capital?
- 14. What specific forms of financing would benefit your operation and what kind of support would be helpful?

LAND ACCESS:

- 15. How did you find the land that you are farming?
- 16. Are you currently seeking additional land for your business or are planning to do so in the future?
 - a. What is your ideal acreage to farm?
 - b. What challenges, if any, are you experiencing (or think you might experience) in accessing land?
 - i. *If necessary, probe for: land security and confidence about investing in the current farmland*
 - c. What model of land access would you prefer: self-owned, cooperative farm, long-term lease, incubator, other?
 - i. *If necessary, probe for: what are steps to achieve preferred land access model, what challenges, barriers?)*

REGULATIONS & RISK MANAGEMENT:

- 17. How comfortable are you navigating business compliance (for example, food safety, organic certification process, taxes, employment, etc.)?
 - a. *If necessary, probe for:*
 - i. *What assistance do you need in navigating business compliance?*
 - ii. *Do you know what the Schedule F tax form is?*
 - iii. *If you have employees, do you know how to file necessary paperwork, withhold payroll tax, etc.?*
- 18. Do you utilize any type of insurance to manage risk in your farm business?
 - a. If so, have you encountered any challenges?
 - b. If you have no insurance, why?

SALES & MARKETING:

- 19. How do you market your products and why do you do so in that way?
 - a. *If necessary, probe for: Do you work with any intermediaries to get your product to market (distributors, packers, etc.)?*
- 20. How do you communicate with current/new buyers? What is working well? What is most challenging?

21. What support do you need to improve your current market channels and how you market your business?

PROGRAM DESIGN:

22. What is your preferred style of learning?

- a. *If necessary, probe for: reading vs listening, more visual and hands-on, listen for in person vs virtual, culturally appropriate (taught by latinx person), etc.*
- b. In what language are you most comfortable learning?
 - i. *If necessary, probe for: Would it be useful to have access to resources in Spanish?*
 - ii. *Would you be interested in taking English classes if they were part of this program or another program?*

23. How comfortable are you using/navigating technology and do you have reliable access to a computer and internet?

- a. *If necessary, probe for: How comfortable are you/would you be utilizing software such as excel, zoom, social media platforms?*

24. Would you be interested in taking computer classes?

25. What business management areas do you feel like you, or your business is weakest in? Where would you like more support?

- a. *If necessary, probe for: bookkeeping, computers, marketing, taxes, hiring employees, regulation, capital access, other*

26. What programs or resources have been helpful to the success of your business? What specifically did you like?

BUSINESS GOALS:

27. What are your dreams for your business? What are your goals (financial, land, business type, etc.) for the next 2 years? 5 years?

28. Would you be committed and take the time to participate in a two-three year long business development program to work on those goals?

- a. *If so, what three areas of learning would you prioritize to achieve your business goals? Why?*
- b. *Follow up questions re. What time of year, how often, what time of day, what format?*
- c. *What other needs would you have?*
 - i. *If necessary, probe for: childcare, food, taught in preferred language, other*

CLOSING:

29. Is there anything else that you would like to share with us? Is there anything you wish we had asked?

Share thank yous and next steps.

APPENDIX 2: Service Provider Interview Script

INTRODUCTION - explain who you are and summarize why you are conducting this interview. Remind interviewee that information will be kept confidential. Ask permission to record the conversation, if possible.

SERVICES & EXPERIENCE

1. Can you tell me about your firm/organization or yourself? *If necessary, probe for:*
 - a. What specialized services do you provide?
 - b. What is your service area?
2. What is your experience supporting farming businesses?
3. Are you familiar with laws/regulations that involve food systems and small businesses?
4. Do you offer your services in Spanish or other languages?
5. Do you anticipate any barriers for Latinx small businesses to access your services?
6. Do you have experience providing your services to clients who don't have strong technology skills?
7. What challenges, if any, have you had working with Latinx clients?

COSTS

8. If you operate on a fee-for-service basis, what is your fee structure for the different types of services you provide?
9. Do you offer any flex rates or payment plans for Black, Indigenous, Latinx, or other people of color, women, veterans or other underrepresented populations?

BUSINESS DEVELOPMENT PROGRAMMING

10. Are you involved in any educational training programs? Would you be interested in being in one? (participating, instructing, providing one-on-one TA, consulting, etc.)
 - a. *If interested, ask: in which ways would you be interested in participating?*
11. Do you have the ability or interest in fundraising for educational programming, in partnership with VF and ET?
12. Do you have any other existing programs or programs in development that align with this work?

CLOSING

13. Anything else you would like to share?

BIBLIOGRAPHY

1. Keeping Farmers on the Land. farmland.org. American Farmland Trust, 2021.
<https://farmland.org/keeping-farmers-on-the-land-read-more/>.
2. Findings from the National Agricultural Workers Survey (NAWS) 2015-2016. United States Department of Labor. dol.gov, 2018.
https://www.dol.gov/sites/dolgov/files/ETA/naws/pdfs/NAWS_Research_Report_13.pdf.
3. 2017 Census of Agriculture Highlights: Hispanic Producers. USDA National Agricultural Statistics Service. nass.usda.gov, 2021.
https://www.nass.usda.gov/Publications/Highlights/2019/2017Census_Hispanic_Producers.pdf.
4. Wholly, Joseph S., Harry P. Hatry, Kathryn E. Newcomer. *Handbook of Practical Program Evaluation: Third Edition*. San Francisco, CA: Jossey-Bass, 2010.
5. NOAA's Office for Coastal Management Project Design and Evaluation:
<https://coast.noaa.gov/digitalcoast/training/meaningful-evaluation-guide.html>

CONTACT INFORMATION

Maia Hardy, Director of Community Food Systems, Ecotrust: mhardy@ecotrust.org

Yolimar Rivera Vázquez, Food & Farms Coordinator, Ecotrust: yolimar@ecotrust.org

Anna Chotzen, Business & Marketing Manager, Viva Farms: anna@vivafarms.org