

# Picadilly Farm 2015 Annual Report

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January 2016

Dear Shareholders & Friends of Picadilly Farm,

This is our **2015 Annual Report**. The report contains information about the activities at Picadilly Farm last year, and an outline of our plans for 2016. As a community-supported farm, we make this available to all concerned. We welcome your feedback about the information presented here.

After a bumpy year in 2014, the sailing was smoother over the past twelve months. We pulled through with strong sales, enthusiastic customers, an excellent crew, and workable weather.

## Weather and Crop Production

Dry spring, dry summer, dry fall. Growing conditions in 2015 were .... DRY! Spring conditions were slow to arrive, making for our latest first-plow date in a decade, at the tail end of April. The pleasant weather of fall ran well into October. The first fall frost was a frigid one, and since it came on the heels of very mild conditions, it was enough to take out both the tender and the semi-hardy crops. But then the ground didn't freeze (until the end of the year!), and milder temps into December allowed easy-going for the root harvesting. Weather in between the frosts of spring and fall, except for June, was remarkably dry. The irrigation work was epic and unrelenting.

Overall, our planting and production went according to our various schedules, with no major weather or equipment-related deviations. The crew moved successfully through greenhouse, planting, weeding, watering, harvest, and distribution. Our harvest yields were average, with a good number of crops bringing in yields equal to, or above, our anticipated production. As always, on a diversified farm like Picadilly, there were some stand-outs and some under-achievers.

Great returns rolled in for field tomatoes and potatoes (yahoo, the late blight came too late to cause loss!), lettuce and other greens, green beans, Asian eggplant, celeriac and summer celery. The fall parsnips were beautiful in size and shape, with great flavor. Green and Italia peppers were beyond a bumper crop, and we loved the trial orange Italia pepper (we will plant more of these in 2016, though the price of 50 cents *per seed* will keep us to just a few rows)! The cucurbits – melons, cucumbers and the squashes - made a tremendous showing based on yields and quality. Fruit set was fantastic, especially in the melons and butternut. In the case of the butternuts, the plants set so many fruits that many of them wound up smaller than average, as each competed with the other for sustenance from the mother plant. Since the cucurbit flowers are entirely pollinated by insects, perhaps our recent work to establish more pollinator habitat is, literally, bearing fruit. Perhaps Steve, the beekeeper, is displaying real mastery in managing his honeybee hives. Perhaps the many dry days allowed the pollinators to fly continuously.

Of course, no season is perfect, and 2015 had some challenging crops. All season long, we struggled with poor germination of direct seeded beds, like beets, carrots, and fall spinach. Leaf miners hit hard in the spring spinach, chard and beets, creating unappealing scars on the leaves. We haven't had leaf miners so widespread in the past, but we'll gear up with more row cover protection in 2016! Fall spinach played a familiar tune, with a germination-then-die back theme that we've experienced before, but for which we haven't yet found a solution. Summer sweet corn was mediocre, with good flavor but not very good tip fill. Downey mildew in the summer onions cut the harvest short by about half. In the

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fall, the first two broccoli successions were excellent, but the subsequent two never sized up. In the hoophouses, the tomato year was surprising. Though our efforts finally paid off with a season of no aphids, the plant health and yields were quite variable.

We were unprepared for troubles that emerged in the sweet potatoes, fall carrots and late potatoes, all storage crops we grow in substantial quantities for late-season CSA and wholesale. The sweet potatoes suffered an unusual degree of surface grub and rodent damage. During the harvest, we must have seen hundreds of voles snuggled in the sweet potato beds! Many thousand pounds were of “seconds” quality, or unharvestable. A common carrot leaf disease, called *Alternaria*, took fast hold in our fall acres in early September, though we grow varieties that typically have resistance to the fungus. Fall carrot yields were subsequently down by 40%, more than 18,000 pounds short of the crop plan. We left our late fall potatoes in the ground too long, as we jockeyed for crew availability and adequate storage space in the barn. Soft rot set in, and Japanese beetle grubs started feeding, so we left a significant portion of the otherwise bountiful harvest in the field.

We enjoy the successes, learn from the disappointments, and look forward to all of the things coming in 2016, which have never happened before!

***Crop production outlook for 2016:*** *We'll refine the crop rotation based on another year's experience. We plan to try getting more Nitrogen to the growing crops, and shift the application timing earlier. We also plan to make the beds for direct-seeded crops earlier, allowing time for weeds to germinate and then be killed with a tractor pass or two before seeding. We'll use more row cover and insect netting to outwit the leaf miners in May. In the hoophouses, we'll take a close look at soil test results, and ensure the beds are deeply aerated and friable. We don't want to share the tuber harvests with so many grubs and voles, but we're not sure yet how we'll co-exist with those populations.*

## **Land Stewardship**

Agricultural resources are precious, and the privilege of good stewardship is at the heart of why we farm. Picadilly Farm is comprised of 71 acres: 2.5 acres where the farmstead sits, 45 acres of open land, and the rest a mix of woodland, drainage streams, and wood side clearings. The farm is intersected by a meandering creek that runs off the hillsides to our northeast, and down to the Connecticut River half a mile away. Ravines divide our three fields. Picadilly soils are light sandy loam, characterized as the “Agawam” type on government soils maps, with one section of “Ninegret” near the marsh, and several sections of “Windsor” loamy sand fingering through our high spots. These prime agricultural soils are above the floodplain, and are virtually free of stones. We draw our irrigation water from shallow wells that tap into the high water table. Historically this land has been a dairy farm, going back several generations to the farmhouse construction circa 1865. Two-thirds of the farm is protected by an agricultural easement held by the state. We transitioned the farm to certified-organic produce production in 2006, with USDA organic certification awarded in 2008.

Good growing soil is what we want, and want to preserve here. Soil stewardship involves attention to the interconnected web of physical, chemical, and biological properties. Physical properties of the soil – soil type, depth to subsoil, slope – are perhaps the least mutable of the three. Chemical properties can be adjusted with amendments and fertilizers. Biological properties -- all the living organisms and all their activities here -- are the most dynamic component of the web.

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In the physical realm, we can influence soil aggregation, compaction, and drainage while farming. Aggregation measures the degree of complexity for soil particles and how well they stick together. Soil with good aggregation, and less compaction, can both hold enough water for good growing while also draining the excess easily. At Picadilly, we're trying to protect aggregation by working the soil as little as necessary, to avoid working the ground when it's too wet and prone to compaction, and to increase the organic matter. We also aim to minimize erosion. Though our fields are relatively flat, the topsoil is light and easily lost, particularly at the field edges where land slopes down into the ravines. After several completed contracts with the Natural Resource Conservation Service since 2008, for cost-sharing to install two rock-lined drainage chutes with a series of grassed waterways feeding into them, we're seeing much less erosion than before.

In the chemical realm, we maintain a balance of macro and micro nutrients that support good growing. We're achieving this balance through yearly fertilizer amendments, based on soil tests and crop observations that reveal what's here. Generally, our reservoir of soil nutrients is balanced, but low. Our sandy-ish soils typically have less of the nutrient-holding power that comes from the increased organic matter and higher cation-exchange capacities of heavier soils. In 2015, we relied particularly on two custom blends from Lancaster Agriculture Services, in Pennsylvania, to get the chemistry right. Those blends were relatively low in phosphorous and also contained nutrient-holding humates. We delivered the goods via drop-spreading pre-plant, side-dressing during crop growth, fertigation through the drip tape irrigation, and broadcast spreading over larger areas in the fall.

In the biological realm, we're gaining steadily, due to diverse cropping, to adding micro-organisms via beneficial sprays, and to improved habitat for native pollinators in field borders. As the organisms around our crops do their things, nutrients for the crops become more available, synergistically, and the whole system becomes more robust. Still elusive for us though, is better mycorrhizal health in the soil. These fungi, actinomycetes of delicate structure and longer length than their bacterial cousins, take a long time to grow (think forest floor), and are easily damaged by tillage. Mycorrhizae exchange nutrients with the plant roots of most of our crops, extending the roots' reach into the soil. We'd do well by many more of them, and keep thinking about ways to improve their habitat with less tillage and more mulch. One of our promising trials last spring was to establish "living mulch" strips of annual ryegrass in between the black plastic beds for summer squash and zucchini. The living mulch was better for soil biology than our usual bare ground method.

Good land stewardship also involves keeping the weeds at bay. Which weeds, growing where, speak volumes about drainage, production practices, relative nutrient availability, and whether bacterial or fungal organisms are favored. We'll save those volumes for another time! But suffice to say, there are a lot of grass weeds still showing up at Picadilly. Grasses do well in our soil and cropping systems, and probably did even before our tenure, allowing many years for the bank of grass weed seed to increase. Over the last few years, we've also seen an increase for chickweed, a weed thrives in cool fall weather amidst established crops. In 2015, we decided to leave many of our fall field areas in bare fallow, setting back the chickweed growth though requiring us to leave the areas less protected for winter. One four acre field was seeded into buckwheat to try and smother out the chickweed. As an added benefit, the honeybees, and our beekeeper, particularly appreciated the late-season acres of buckwheat nectar.

We can see that, for each farm practice, there's interplay of effects on soil health. Our best work, such as trying to increase organic matter, can improve soil physics, chemistry, and biology. Other practices, such as leaving ground fallow and scratching out the weeds, reflect compromise -- reducing weed

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pressure though diminishing biological populations meanwhile. Taken together, we aim for good stewardship of our land resource, along with improving yields of the crops with evermore diversity and density of nutrients packed into each delicious bite!

***Land Stewardship Outlook for 2016:*** *We'll continue to appreciate the gift of this good land, as we deepen our knowledge, commitment, and experience here. Specific areas of focus will be on pollinator habitat (continuing our work with the Cheshire County Conservation District), cover-cropping (what can we do better?), and research to see if there are additional organic matter inputs (leaves, compost, manure) available nearby. Generally, we'll steer production work toward practices that support long term financial and soil health, hand in hand.*

## **Infrastructure and Equipment**

Picadilly Farm infrastructure and equipment continue to be adequate and in sufficient repair.

In the spring of 2015, we erected a new hoophouse where two smaller ones used to stand, adjacent to the parking area. We paid for the new house with cost-sharing from the Natural Resource Conservation Service of USDA. Though the plan had been to build this house out in the Pick-Your-Own field area, when one of our small houses collapsed under snow load, we changed course. The collapsed house was removed and the other small house moved out to a spot adjacent to the pig pen.

In May, we unsuccessfully tried to improve one of the three shallow wells we draw upon for irrigation, since one of the intake screens had cracked. Each well relies on an area of gravelly sand for groundwater to flow through and replenish the well during use. In attempting to replace the cracked screen ourselves in 2014, we may have plugged the re-charge area with sediments from other layers of the ground. We hired in Sean Walker, a contractor who was able to improve the two working wells, but not fix the third. So for 2015 we continued to irrigate from just two wells as before, supplementing from a nearby well that supplies the farm's trailer home.

In June, our front driving area was re-paved by Jay Roy Paving and Construction. Jay also renovated the gravel driveway at our farm crew house.

We purchased a new boom sprayer, from Penn's Creek Manufacturing, and a gang of three seeders from the Jang Company. The sprayer more than doubled the speed at which we can apply sprays of organically-approved beneficial microbes, fertilizers, pesticides, and fungicides. Because the plant leaves are receptive to some of the foliar sprays in darkness, dusk, and dawn, it's helpful to be able to move fast and spray while we can see. The Jang seeders give us another way to sow seeds directly in the field, using a tractor, with greater precision than the older style "Planet Juniors." Our initial success with the new seeders was mixed. Other farmers advised us to expect challenges at first, with good results after trial and error, so we'll keep at it.

***Infrastructure & equipment priorities for 2016:*** *On the infrastructure table, we're hoping to finish the renovation of the CSA distribution shop; to re-build an old storage loft high in the front barn; and perhaps make another attempt at re-establishing the third irrigation well. We'll bring in furnishings for the crew trailer home. For equipment, we're thinking about another farm truck, another utility tractor, and possibly a vegetable rinse conveyor to improve our efficiency in the wash barn.*

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## Animals

Picadilly's animal side included 6 pigs and 75 turkeys, along with two "Flemish Giant" bunnies for the kids, and our three beloved barn cats. A new beekeeper, Steve Brackett, kept several honeybee hives across the street from the farm.

Our pigs arrived in the beginning of June, as eight-week-old piglets from Look Farm in Marlboro, VT. They were mutts, blending Yorkshire and Berkshire breeds. They feasted on an abundance of produce scraps from our washbarn, with supplemental certified organic grain every day. In November Peter Sibley, from Round Mountain Farm in Northfield, trailered the pigs to Adams Farm slaughterhouse in Athol, MA. All of the pork was sold by the half or quarter animal, mostly to returning buyers. The price of \$4.90 per pound of the animals' hanging weight was the same as 2014. Breaking down operating expenses and income, the farm earned an acceptable return raising pigs, comparable to our vegetable production.

Whereas the pig endeavor saw no real course changes from years past, the turkey enterprise had many new dimensions and lots of good learning. In early June, 75 turkey poults arrived in the mail from Myers Poultry Farm in Pennsylvania. There were 65 "Broad-Breasted Bronze," plus five "Black," and five "Auburn". For the first six weeks, we housed them in a brooder room in the old barn. We then moved them out to a coop near the woods, which was built by Harold and crew, with help from our daughter and her third grade classmates. After a few weeks in the coop, we clipped the birds' wings and then opened their space to include four outdoor paddocks bordered by electric netting, with a weekly rotation through one paddock at a time. We fed them certified-organic grains from Green Mountain Feeds, plus a little grit to aid digestion. After four trips around the paddocks, we finished the birds November 4, on site, with help from Bruce's brother, Chuck, who came with equipment, expertise, and crew from Sunrise Farm in Vermont. The birds weighed in large, 15-33 pounds, mostly around 24. We sold them fresh initially, to those with advance deposits. That cleared enough inventory for the remainder to fit in our available freezer space, for continued sales at Thanksgiving and into December. Our selling price was \$5.50 per pound, with a cap at \$110 per bird. Given the large bird size, most buyers paid \$4-\$4.50 per pound. The birds were fun (mostly!) to raise. We found them to be social, often gobbling and moving en masse in response to our calls – different from the more chaotic expressions of the laying hens we used to raise.

In the honeybee department, shareholder Steve Bracket set up hives across the street from our farmhouse (Thank you, neighbors Bob and Judy!), and had a very successful season, with honey to sell. We've heard that 2015 was a good honey year all over our region, though we also like to think that Picadilly's habitat for bees has been improved by the additions of native flowering grasses and shrubs established in 2014.

*Animals outlook for 2016: Pigs and bees, yes. Turkeys? Not sure yet. To continue, we'll either need to tweak the production somehow so that they earn their keep, or we'll just celebrate the added delight they bring to Picadilly even if the bottom line isn't profitable.*

## Labor

Bruce and Jenny both work full-time on the farm. Bruce oversees crop production, infrastructure and equipment, animals, and organic certification. Jenny oversees crop harvest and distribution, human resources, office administration, and accounting. We overlap quite a bit, of course!

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Picadilly Farm employed 30 people last season, who put in a combined 20,500 hours on the farm. This represents a 17% increase in employee hours over the previous season. Seven employees lived in the two farm crew houses, while the rest lived locally. Payroll, and the associated labor costs, accounted for well over half of our annual expenses.

Allegra Halverson worked her fourth season with us, as the Assistant Manager. Allegra successfully managed the daily harvest all season long. She also oversaw the spring transplanting crews and kept careful track of field mapping and harvest records. She is leaving the farm for her next big adventure, and we already miss her. She leaves us with a stronger focus on crew safety, on efficient harvest techniques, and improved record keeping.

Harold Bigelow continued as our Field and Equipment Technician. He carried the lion's share of the season's irrigation and fertigation work, along with flame weeding, boom spraying, and maintenance work at the crew houses. Best of fall, he was pretty unflappable no matter what.

Full Season Crew at Picadilly receive a competitive hourly wage, plus farm produce, sick pay, an annual pay raise, year-round housing as available, and delicious birthday treats. In 2015 the full season crew included veterans Antonio Mendez, Iver Mendez, Lucio Mendez, Adelina Reyes, Heather Wodehouse, Alex Parker and Caleb Bennett. They were joined by new crew members -- Morgen Neagle, Chris Faucher and Anna Gouznova. Everyone brought plenty of farming expertise. With such deep experience on the crew, we had a really smooth season. We're sorry to see just about everyone move on – Heather to be a farm manager for a non-profit community farm in NY; Alex to work on Bruce's brother's farm in White River; Anna and Caleb to other local jobs; Morgen likely to a livestock farm further north; and the Chiapaneco crew back to their home farm in Mexico. We'll count on Chris to keep all of the new farm crew in line!

The Weeder Crew Leader was Kendra Diaz. Thanks to all of the 2015 weeders, including: Bea, Dario, Dana, Rachael, Sam, Rowen, and Lily. We enjoyed the summer company of Josiah, daughter of a friend from our previous farming days in Ipswich MA. And our summer exchange student from Belgium, Max, brought much spirit to the work. As well, our daughter Beckley put in her first hours on the weeding crew this summer, a milestone we appreciate!

Neighbor Ken Neilson did some work in the early season as our Barn Cleaner. He did a great job, working independently, with a gentle eye out for well-being of the cats and other farm pets.

Carol Kahler kept things lively in the CSA distribution barn. She was assisted by Joe Hoye, who has spent many seasons washing and preparing our Saturday morning share.

In the transportation and distribution sector, Alex most often did the Keene deliveries, while Ben Wells-Tolley, a Northfield small-scale dairy farmer, executed the complicated eastern Massachusetts share deliveries, to 13 sites on two days. Our new delivery route to eastern MA on Wednesdays and Fridays was handled by David Pontius, along with Morgen from the field crew. In eastern MA, more than a dozen familiar site hosts worked with us to keep produce distribution smooth for nearly 400 shareholders – thanks to Jane, Julie, Peter & Deb, Ben, Andy, Don, Meryl & Jane, Jason & Gena, Cheryl, Jocelyn, Flava, Eileen and Shun, Archie & Adrienne.

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In the office and technology arena, Sarah Loomis catapulted our farm administration to a whole new level. She solved our website hacking issues, improved our weekly newsletter, updated our cash register in the barn, got us involved in a matching program for EBT/food stamps users at the farm, and launched us into a new shareholder database program! Now started on a new job in Philadelphia, Sarah will be able keep track of Picadilly Farm updates when (when!?) someone else in this office figures out how to post on Facebook.

Our safety committee, consisting of Heather, Allegra, Harold and Jenny, met quarterly and made many suggestions and improvements for safety and good working relationships on the farm.

We are always striving to improve job benefits at Picadilly. Starting in 2015, employees who reach a third year of work on the farm, combined with an annual income level of \$5000, can now participate in a matching SIMPLE IRA plan.

***Labor outlook for 2016:** We'll be starting off 2016 with the biggest staff turnover since we started out a decade ago! We are shifting a bit, from having one Assistant Manager, to hiring three Production Coordinators. This will help to spread our growing management responsibilities across a larger group. We're also initiating our participation in a government work visa program called H2A, which brings experienced agricultural workers from outside the US (Jamaica and Mexico) to seasonal jobs here. Finally, we're hiring a part-time office assistant, Pam Bigelow.*

## Sales

Picadilly Farm is well established as a Community Supported Agriculture farm. As well, since the Monadnock Food Coop opened in Keene in 2013, we have built a successful small-scale wholesale component into our business. Ten years since the first field plowing, the size and scope of the farm's sales are relatively stable.

In 2015, we offered our CSA shares through the same established streams:

- Local shares for on-farm and Keene/Brattleboro pick up
- Boxed December shares to extend the season, at the farm and in Keene
- Boxed shares delivered to eastern Massachusetts
- Collaborative shares with Waltham Fields Community Farm, in Waltham MA
- Extended season shares for Sunrise Farm CSA, in White River Junction VT
- Partnership in Shared Harvest CSA, for winter shares, to Arlington MA and Boston's south shore.

We added collaboration with Lexington Community Farm in eastern MA to this list. We grew 180 small shares for them, supporting their on-farm CSA in a similar way to the work we do with Waltham Fields Community Farm.

Locally, Picadilly Farm CSA grew to 390 shareholders, up from 360 in 2014. About 74% of local shareholders were Full Season participants (25 weeks), 18% were Summer Season shareholders (12 weeks), and the remaining 8% were Once-a-month shareholders. We delivered about 60 shares to off-farm pick-up sites in Keene and Brattleboro. Most folks picked up at the farm, where the Mix-and-Match distribution style continued to be successful, well-liked, and a good value. Our local shareholder retention rate from 2014 was at our average, about 80%.

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Our eastern Massachusetts CSA sold out again in 2015, even earlier than the year before. Egg Shares, provided by our neighbors at Wingate Farm, were also sold out. For 23 weeks, we delivered 385 pre-packed shares to pick-up sites in nine eastern Massachusetts towns. Our eastern MA shareholder retention rate from 2014 was at our average, about 71%.

Collaboration with Waltham Fields Community Farm (MA) again went well, building on the relationship we've had with this special place ever since Jenny worked there sixteen years ago. For the fifth season now, Picadilly grew 100 regular season shares for WFCF. We delivered the produce in bulk for Waltham staff to incorporate into their farm distributions to a 500-share urban CSA. Our shift in delivery days, to accommodate the Lexington Community Farm shares, improved our timing for WFCF deliveries.

Picadilly offered 90 extended-season December shares for local shareholders, with pick-ups at the farm, at The Works Café in Keene, and at Greenfield Community College in Massachusetts. Bruce's brother, Chuck, at Sunrise Farm in White River Junction, VT, again offered Picadilly produce to extend his own farm season into November and December, for about 40 of his regular season shareholders.

Our growing for the Shared Harvest CSA continued in 2015. Shared Harvest is a multi-farm CSA that serves Massachusetts shareholders in Arlington, Canton, Jamaica Plain, Hingham and Buzzards Bay. Distributions take place from October through February. Our organizer, Jane Hammer from Arlington, is a dear friend, and brings together a number of growers and value-added producers to create a very nice monthly share of local food. Picadilly again contributed about half of the organic vegetables, with our friends at Riverland Farm in Sunderland, MA, contributing the other half. Our collaboration is easy and fun and Jane did an excellent job pulling the details together. Sales were consistent with past years.

We enjoyed a fine wholesale year in 2015. We have found a good niche, with a combination of consistent availability, certified organic production, and a solid reputation among other farms for our fall/winter storage crops. The percentage of our income from wholesale and contract sales increased just slightly, to about 20%. Though wholesale sales have not been the central part of our mission, they allow us over-produce for the CSA stream (to help ensure we "got it"), then to have an outlet for the surplus. They also allow us to devote growing space to our most profitable and reliable crops. We are pleased to be reaching a broader local audience. Sales remained stable to the Monadnock, Greenfield and Brattleboro Food Co-ops. Additional buyers in our region included: Brattleboro Memorial Hospital, Blueberry Fields Market, Northfield Mount Hermon School, and Monadnock Menus in Keene. Additional buyers in eastern Mass included Boston Organics, plus a good number of community/CSA farms. Each winter, we talk with about twenty buyers – primarily the area co-ops and other farms – to determine interest, pricing and other considerations. These relationships, like those with our CSA shareholders, are proving to be essential to the financial success of our farm.

***Sales outlook for 2015:** Though we are on a good path, sales still feel tenuous, and marketing is a big effort. The CSA market, though strong now, seems to be ever-evolving, and so we are pleased to have the additional wholesale and farm-partnership sales. Diverse crop production combined with strong relationships with our buyers gives us the flexibility to adapt each year's growing to the changing marketplace.*

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## Financial Summary

Financially, Picadilly Farm continues to be stable as we close the books on another good season. By the books, 2015 was our best year so far.

In addition to maintaining our solid footing day-to-day, we achieved two more financial goals for 2015. First was to re-build the farm's annual cash-flow reserves, depleted after our unbudgeted purchase of a tillage tractor (\$50K) in 2014. Second was to shift many of our Growing Supplies purchases to December, a time of year when several vendors we use offer discounts as much as 8%. We were successful on both counts, and credit the purchasing shift to the increasing number of shareholders who sign up early, in December – Thanks all!

In 2015, income was up 17% from our budget. Local share sales were particularly vibrant, and we really grooved on the energy. We were especially grateful for the last-minute chance to grow shares for Lexington Community Farm in Massachusetts. While this required us to increase production over what we originally planned, we were fairly confident we had the crew experience and personal initiative to do it. Comparing our various sales streams, share sales local to the farm represented 26% of the income, Eastern Massachusetts sales comprised 49%, and 22% were from wholesale.

Expenses were up 6% from our budget, including the labor portion that was 18% higher. Comparing expense categories, Payroll for our crew amounted to 50%, Growing Supplies were 17%, Repair/Maintenance was 7%, and Capital improvements (driveway, hoop house, boom sprayer, seeders) was 5%.

Picadilly Farm owes three lenders. Since 2009, the business is re-paying a 20-year mortgage of \$59K on the farm crew house, which is paid from the regular operating budget. We are re-paying a 5-year loan for our box truck, through 2018. Finally, the business still owes a balance of \$100,000 from our original \$150,000 start-up loans, dating to 2007. We made no repayments on this loan in 2015.

Jenny and Bruce personally hold the two farm property mortgages, and Picadilly Farm LLC rents the land and barns from us. Our two mortgages are held by the Farm Service Agency/US Department of Agriculture and by the previous farm owners.

***Financial Outlook for 2016:** We are making plans to continue much the same, with hundreds of shareholders, plus our farm and co-op partners, as the backbone of our financial strength. As we approach the tenth year of our business, we are trying to move from a “start-up” perspective, to one of established practices. We are taking a long-term look at financial security, particular in relation to start-up debt and loans we take on for infrastructure-upkeep/capacity. When and if we can get off the loan treadmill, we'll feel less anxious about long term security. Whoever said this wasn't going to be easy was right!*

## Community

The community at Picadilly is fun, down-to-earth, and solid, with shareholders and farm crew at the heart. Many shareholders have been involved for multiple seasons, and strong renewal rates reflect a wonderful cadre of supporters who we count on as they count on us, and with whom we enjoy friendship. In 2015 we received so much appreciation, warm wishes, passing smiles, and many beautiful cards, that the cup truly ran over.

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Our primary public event of the year was the sixth annual Family Folk Chorale Summer Concert in June. The Chorale, of Arlington MA, regaled a barnyard crowd with favorite folksy songs. The sun was shining, and many farm strawberries found their way onto local ice cream and delicious shortbreads, baked by farm shareholder Julie Robinson.

In the spring, a group of Monday volunteers shined a bright light on the truth that many hands make light work. Howard, Jinx, Mary, Dave, Steve and Arvilla planted many, many seeds in the greenhouse – even some too tiny to see! If you ate chard or kale, it likely passed through one of their hands as a seed.

Neighbors continued to support and enjoy the farm. Albert and Judy, previous farm owners and now neighbors, showed wholehearted support once again. Many walkers and bicyclists enjoyed the open and productive space here. Jan and Shelly hosted the bee hives at the edge of their field, and Judy and Bob tolerated them again! Ken loved the rabbits and cats, and visited them every single day. On a sadder note, though, we'll miss our neighbor Clyde, easygoing lover of all things agricultural and supporter of Picadilly from day one, who passed away in December.

Over the course of the season, various groups came to tour the farm and to volunteer in the fields. In April, we hosted adult students from the Farm School (Athol MA), for an annual educational tour. Students and faculty from Northfield Mount Hermon School volunteered for a blueberry-mulching, hoophouse-moving, and rock-picking day. In June, our daughter Beckley, with her third grade class from the Monadnock Waldorf School, helped Harold build the new turkey coop. The Winchester Elementary School sent various student groups to the farm over the summer. Cedar Crest Center for Children in Keene brought a group of children out to visit the animals. We enjoyed all of these opportunities to connect and engage around good farming work.

Jenny and Bruce led two well-attended farmer-to-farmer tours, one in April for the Eastern Massachusetts CRAFT group, and another organized by the Cheshire County Conservation District and UNH Cooperative Extension. Bruce continued on the Board of Advisors for Monadnock Menus, a young non-profit group that is working to aggregate and distribute local food to institutions and businesses in Cheshire County. Jenny advised the Annie's Project, a New Hampshire educational project designed to strengthen women's roles in modern farm.

Happily, we were able to participate in a new EBT Matching program, facilitated by the Cheshire County Conservation District. The program allowed Food Stamp users to buy food from us at 40% off, while we were re-imbursed for the second half by program money. We hope to increase this type of sale next year, including more EBT shareholders at the farm.

Surplus farm produce was donated every harvest week to the Winchester Food Pantry and to the Community Kitchen of Keene. Volunteers and staff from these two groups were the real engine of the effort – special thanks to those who picked up and delivered the produce: Ed and Mary Ann Raynor of Hinsdale, and Sarah Harpster of the Community Kitchen. This year the farm donated an estimated 15,000 pounds of produce to help feed people in our community who are food insecure.

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Taken all together, the breadth and growth of community involvement really shines. We're thrilled to be so well-received, supported, and enjoyed here. From plant-based diets, to plant-based livelihood, to plant-based community fun, it's clear to us that agriculture and community grow together well.

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We are once again grateful for another journey around the sun here at Picadilly Farm. With each passing season, roots grow deeper on this land, as many find sustenance of body and spirit here. We are fortunate to do this work in connection with so many like-minded and like-spirited people. Through the work, we push ourselves to be stronger than we imagined ourselves to be, to accept with grace our natural limitations, to appreciate the compromises, and to celebrate the simple delights. We realize ever anew that the work is a blessing, the land a gift to approach with reverence. Thank you for partnering with us in this good work!

With warmth on a chilly winter day,

Jenny & Bruce Wooster  
Picadilly farmers