ANDERSONS

BUSINESS MATTERS

Volume 4

ANDERSONS

the FARM business CONSULTANTS

Introduction and Contents

Welcome to the fourth edition of Andersons' Business Matters. This publication looks at a selection of topics relevant to farm businesses across the UK.

We hope you find it informative and thought-provoking. If you would like to discuss any of the issues covered in Business Matters please do not hesitate to contact one of our consultants (listed at the back of the booklet).

The Directors of Andersons
the Farm Business Consultants
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Contents

The Charactersistics of High-Performing Farms

The financial performance of farms varies massively. Mostly, this is not due to enterprise, system, location, land-type or even size - it is the way that farms are managed that really drives business performance.

Andersons undertook research for the AHDB that looked at the specific factors that sets the high performers apart from their run-of-the-mill peers. This involved a review of existing studies into the topic, an analysis of Farm Business Survey data, and a number of case studies. From these three sources, a list of eight key attributes has been distilled;

1. Minimise overhead costs.
2. Set goals and compile budgets .
3. Compare yourself with others and past performance and gather information.
4. Understand your market requirements and meet them.
5. Give each detail the attention it deserves.
6. Have a mindset for change and innovation.
7. Continually improve people management.
8. Specialise.

The importance of these will vary for each individual farm according to their specific circumstances, so there is no 'one thing' that will transform all businesses. In fact, a key characteristic of the best farms is that they are a little better at a lot of things, rather than being spectacular at just one. Below, we look at each of the attributes in some more detail.

Overhead Costs: across all sectors, higher-performing farms have lower overheads per unit of output than the rest. It tends to be overhead costs rather than the variable costs where the biggest difference between spending occurs. Cost control may not be the most exciting of subjects, but achieving low-cost production is key for commodity producers - which most UK farmers are. The key is to find ways to trim costs that don't affect turnover. There are a large number of potential ideas; collaborate with nearby farms or businesses, keep machinery longer and maintain it well, spend time developing and training staff, keep necessary staff and machines and no more, and many others.

Goals and Budgets: where do you want to be in five years' time? Or 10? Or 20? Without a goal it is easy

> "It is the way that farms are managed that really drives business performance"

for a business to just 'drift'. Setting specific goals also brings into the open what might have just been implied or assumed - other family members might have a very different vision for the future of the business. Clear communication is key to ensure everybody is achieving their personal and shared objectives. Once there is a long-term plan, this should be converted into specific targets through an annual (or multi-annual) budget. Just undertaking the budgeting exercise often highlights areas for improvement - at the very least, it makes you think about how the business is structured. During the year, you can identify what is going well and what not so well, helping you to adjust things if necessary. Ideas for change can also be tested using the budget.

Compare and Learn: farms with better information make more money. It could be through benchmarking, discussion groups, informal discussions, regular reading (not just farming press), farm walks or a combination of all the above. Critically, taking that information back to the farm to identify what you can do to farm more profitably is what matters. Knowledge is only useful if you change something as a result of the information.

Market Requirements: good farms supply what the market wants to buy. Poor farms often produce what they want to and are then disappointed that buyers aren't clamouring for their output. Understand market dynamics, specifications etc. Ensure good communication with your buyers. Ask them what would add value to what you produce, what they don't value and importantly, the service that comes with it.

Attention to Detail: attention to detail is hard to define, but most people recognise it when they see it. It can sometimes be difficult to make a change in this area; habits and work practices become ingrained, and the farm is too familiar. Try and look at what you do as if seeing it for the first time - 'if we were starting from scratch, would we do it like that?'. It may require an external viewpoint - ask somebody you trust (and who will be honest with you) whether there are things you could do better. How can you improve everything you do? - even if just by a little bit. This should be a continual process - not just a one-off 'push' followed by a further period of coasting. A positive attitude is vital; farmers that enjoy their work will do a better job.

Change and Innovation: people have different characters and farmers are no different - some like the familiar, whilst others always adopt the latest innovation. There is a happy medium. The best farms are open-minded to new ideas where they can help the business. However, they are also critical - 'is this change really going to improve performance, or is it a complication or distraction?', 'does whoever is promoting the innovation have their own agenda and does it align with mine?'. Not all farms are prepared for, or realise, the need for change if they want to improve, so settle instead for the status quo. However, change is inevitable so will arrive whether it is welcomed or not. It is best to embrace it and manage it rather than have it forced upon you.

People Management: there is only so much an individual can do in a day, but there is no limit on the capacity of a team. Empowering staff (including family labour) to do a great job involves investing time and money, but especially time in them. Training, motivation and crystal-clear leadership all contribute to trusting, loyal and hard workers. Better farmers manage to extract far more from workers than average farmers.

Specialisation: farmers that specialise also tend to do a better job than those with many enterprises. It focusses the mind and prevents distractions. Fewer enterprises gather fewer overheads. It also makes it easier to ensure each enterprise is at a minimum efficient size. Small farms can be efficient and successful, but costs and time need to be in proportion to output levels; this may require a consideration of part-time farming. A business should grow only once it is operating at a high performance, or the faults it contains will also grow. The number of enterprises that can be run successfully will depend on the manager - but even the best need to recognise when they reach their limits. And one person doesn't have to do everything. Delegating helps motivate other team members. Management skills (and time) can also be brought-in from outside - for example by contracting out one enterprise on the holding so the farmer can concentrate on what they do best.

Of course, farming is an industry that provides far more than simply financial rewards - it offers a way of life that most would not swap. Most farmers are hard-working, a necessity for success, but to raise performance requires change which often involves bravery and self-belief. According to the study, only 5% of factors affecting farm performance are out of the farmer's control. This suggests almost all the determinants of success are down to the individual, the decisions made on the farm and how they are implemented.

This article is a summary of three reports that The Andersons Centre prepared for the AHDB. We thank the AHDB for its permission to reproduce the material. If you wish to see the full reports, these can be found at;
https://ahdb.org.uk/knowledge-library/characteristics-of-top-performing-farms-2024

Labour Markets and Wages

Two of the fundamental ingredients for businesses are labour and capital, whose availability and cost are central to planning and management. This article considers labour markets and the cost of employment, whilst capital is dealt with separately in this edition of Business Matters.

During the last 25 years there have been very significant changes in the UK labour market.

The introduction of the National Minimum Wage (NMW) in April 1999 for the first time set the base level at which all workers would be paid in the UK. The 1999 rate was £3.60 per hour. At that time farm worker rates were established by the Agricultural Wages Board.

Whilst Wales and Scotland have retained their boards for determining farm worker pay, the Agricultural Wages Board in England was discontinued in 2013. Since that time, the guide for many farm businesses has been the National Minimum Wage (NMW) and, subsequently, the National Living Wage (NLW).

The NLW came into effect in 2016, under which the current minimum wage rate (from 1st April 2024) is £11.44 per hour. With the addition of employer-funded allowances for holiday pay, pension and National Insurance - none of which were a requirement of the NMW in 1999 - this equates to a gross cost to the employer of some £14 per hour.

In the twenty-five years 1999-2024 the statutory minimum employer's wage cost has risen from £3.60 to £14 - up £10.40 per hour. This is equivalent to a 288% increase. During the same period the Retail Price Index (RPI) has gone up by 126%. Real minimum wages (i.e. adjusted for inflation) have therefore increased considerably in this time; put another way, the 2024 wage rate would only need to be £8 per hour to have matched RPI inflation since 1999.

Changes to minimum rates of pay have varied over the 1999-2024 period, with a greater proportion of the increases occurring during the last decade, as illustrated by Figure 1.

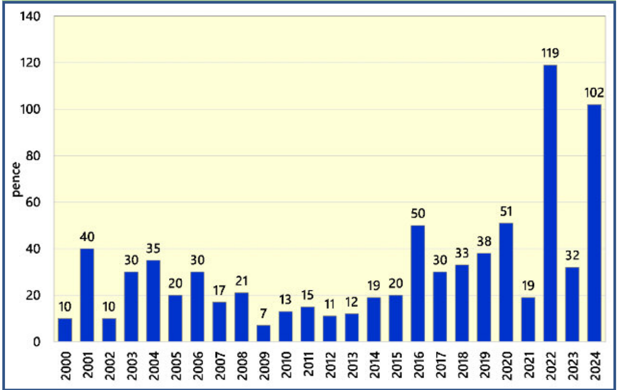
A comparison of minimum wage increases for the two decades 2005-2014 and 2015-2024 is shown in Figure 2.

Farm businesses vary in their vulnerability to wage rate increases, depending on their requirement for labour, which differs significantly between enterprises.

Figure 3 provides some illustrations.

The figures show why the disproportionate increases in wage rates in the last decade has been so damaging to UK horticultural businesses, whose sale prices have been largely static over the same period. They also cast a light on why there are now so few employed shepherds on UK farms. However, for many farmers it is the issue of declining labour availability that is as important as rates of pay. Since our departure from the European Union in 2021 and the changing expectations that have followed the Covid epidemic, businesses in all farming sectors have had real challenges with the recruitment and retention of staff. For some this has involved significant changes to the scale of enterprises whilst, for others, their discontinuation altogether. Reduced labour availability is an issue for many areas of the UK economy and is as challenging for, say, the Care and Hospitality

Figure 1 National Minimum / Living Wage Rate Increases (pence per hour) - 2000 to 2024



Source: BEIS / Andersons

Figure 2 Increases Minimum Wages Rates by Decade - 2005 to 2024

Decade	% NMW/NLW Increase	Average Annual % Increase
2005-2014	34%	3.4%
2015-2024	76%	7.6%

Source: Andersons

Figure 3 Typical Labour Requirements for Farm Enterprises

Enterprise	**Labour Requirements** Hours per Tonne (approx.)
Cereals / Potatoes / Sugar Beet	1-2
Milk	3-5
Pigmeat	5-10
Cauliflower / Broccoli / Parsnip	20-30
Apple / Lettuce	30-40
Sheepmeat	40-60
Strawberry / Raspberry / Asparagus	150-400

Source: Andersons

sectors as it is for farming.

The result of this shortage has been to further inflate wage rates and for employers to seek other investments in staff as ways of attracting and retaining employees; these might include:

- accommodation
- assistance with mortgage payments
- travel allowance
- provision of vehicle
- additional holiday allowance
- flexible working hours
- healthcare
- additional pension contributions
- training and development
- social events
- ex-gratia payments
- share ownership

"For many farmers it is the issue of declining labour availability that is as important as rates of pay"

In 2024 employee expectations are very different from 25 years ago. Loyalty and long service, once commonplace, are now irrelevant to many. The result is that employers have had to adapt and increasingly look at providing a 'package' of rewards to staff, rather than a simple rate of pay.

Finding the right combination of rewards to recruit and retain staff has become an important management skill for those running a farming business.

The Increased Requirement for Capital On-Farm

The dominant use of capital for farmers who occupy their own farm is the retention of ownership. A recent review of land prices indicates the current average market price of arable and pasture land is a little below £10,000 per acre. Since the reasons for owning land are often different to running a farm business, this article will focus on the requirement for 'tenant's capital', i.e. the funds required to undertake the business of farming, as distinct from the economic activity of owning land.

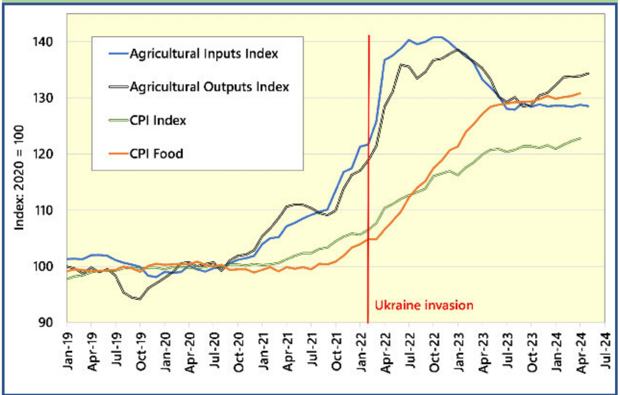
Whilst inflation and business growth are the obvious and key causes of increases in capital requirements, it is interesting to consider some of the other, perhaps less obvious, causes.

Inflation is topical, not only because it is affecting us all, but also because the competence of governments is often judged by the country's economic performance; particularly inflation and interest rates.

We have seen inflation for UK farm businesses over the last 4 to 5 years accumulating to between 30 and 40%. No wonder the cost of farm business capital has increased; the perfect storm of cost inflation and increased interest rates.

A longer-term perspective reveals a familiar trend and some of the causes. Over the last fifteen years the cost of a 150hp tractor has at least doubled (increasing from £61,000 to £124,000), fuel and some animal feed prices have increased by 70 to 80%, and wages by between 65 and 70%.

Figure 4 'Agflation' - 2019 to 2024



Source: BEIS / Andersons

The underlying pattern using these examples over the last 15 years is an average increase in operating costs in the order of 4 to 6% per year.

The visibility of these increases varies and sometimes reflects the sources of capital. Capital is usually provided by a combination of sources, typically a mixture of proprietor's own funds and sources from outside the business. Where bank overdrafts are used, the effect of inflation is often more obvious due to the costs and frequency of renewing facilities each year. Inflation is even more visible where meaningful management accounts are available to help identify all the sources and uses of funds required by the business.

Term loans and bank overdrafts are generally the first choice for those businesses with assets available to provide security. However, for businesses with limited security the other, often more expensive, sources may be the only options, typically asset finance and merchant credit. Where none of these are possible the increased requirement for capital may manifest itself in other ways - reduced proprietor drawings, delayed payment of invoices and deferred replacement of machinery and / or breeding livestock, which in some cases can lead to a reduction in business performance.

Other factors that can have bearing on the requirement for capital include:

- Breeding livestock replacement rate
- Accelerated machinery replacement
- Capital expenditure driven by the use of capital allowances to mitigate tax
- Storing crops for longer
- Expansion of existing enterprises
- Taking on more land
- Profits insufficient to meet drawings
- Funding trading losses
- Delayed payment from customers
- Funding proprietor succession
- Basis and frequency of VAT claims
- On account tax payments combined during periods of profit fluctuations

Where capital is provided by sources outside the business, the costs are clear. At the current Bank of England base rate of 5.25%, the interest rates paid by businesses have trebled since the dramatic fall in 2008 and 2009. The combination of current interest rates and increases in the requirement for capital from inflation means that the current cost of tenant's capital could equate to a large proportion of total output for many businesses. As mentioned, some of this cost is hidden where proprietors are providing the capital, often from undrawn profits accumulated over time, typically without the same reward that a lender would require.

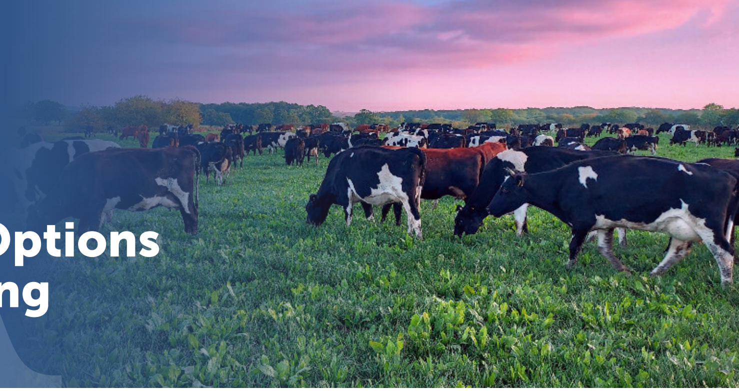
Looking ahead, the opportunities for managing the ongoing requirement for capital lie in a number of areas. The key aspect is determining the contribution that each enterprise makes to overall business profit, including the cost of capital. Often this exercise highlights the risk associated with particular business activities.

Comparing autumn and spring sown crops is a good example. Whilst the replacement of OSR with an SFI management option has perhaps been driven in part by challenges with controlling cabbage stem flea beetle, it demonstrates the effect of enterprise choice on the requirement for capital whilst still being able to maintain acceptable levels of profit. Timing of produce sales is a key area to consider. Whilst a cost of say £1.20 per tonne per month to hold on to wheat to achieve a better selling price may be a risk worth taking, being clear about the effect of such a decision is key to managing the requirement and therefore cost of capital.

Interestingly the effect of operational decisions can be eclipsed by whether the business decides to hold land and also whether it retains dedicated labour and machinery in order to farm. Clearly the requirement for capital is not the only criteria by which businesses are managed, for if it were the business designer would look to rent, not own land and to hire rather own machinery.

The environment in which businesses operate comprise a range of factors of which capital, and its availability/cost, is fundamental. Ensuring an adequate supply of capital is key if proprietors are to have both real choice when selecting enterprises and unencumbered access to the best techniques, labour and machinery to achieve the best returns.

> **"Ensuring an adequate supply of capital is key if proprietors are to have both real choice when selecting enterprises and unencumbered access to the best techniques, labour and machinery to achieve the best returns"**



Using the SFI Options to Boost Grazing Efficiency

Is it possible to improve grazing efficiency using Sustainable Farming Incentive (SFI) options? Whilst many of the newly-announced options are geared towards more extensive systems, within SFI there are still a number of actions applicable to productive grassland farms.

One that is integral to grazing efficiency is SAM1 (now 'CSAM1' under SFI 2024). This is based on 'assessing soil, produce a soil management plan and testing soil organic matter'. With soil being the very foundation of productive grassland, is this not one of the most important options? Key points and observations on the SAM1 option include:

- Payment rate of £6 per hectare for testing of soil organic matter (on a five-year rotational basis) plus an additional £97 payment per SFI agreement yearly.
- This soil sampling payment should pay for a comprehensive soil analysis in addition to soil organic matter testing.
- To drive "grazing efficiency" we should be aiming to make sure our soil is in the best condition it can be, and the soil sampling payment can help us to achieve this. To manage, we need to measure!
- A Visual Evaluation of Soil Structure (VESS) is a simple and extremely effective way of judging the health of your soil. Whilst some experience is desirable, it is something that can easily be learnt. A severely compacted layer or poor soil aggregation will show up in these assessments.
- A full soil sample including pH, potassium, phosphorous and trace element status would be strongly recommended. Sub-optimal pH levels for grass production will be hindering grass growth and reducing nitrogen uptake, as well as reducing soil microbial activity.
- A soil with a correct pH, good biological activity, high levels of organic matter and good phosphate and potash (P&K) levels will increase grass growth. For example, a field at pH 6.3 will grow an additional 2t per Ha dry matter per hectare, compared to a field at pH 5.5. Taking advantage of the soil sampling and assessment payments will demonstrate which fields need remedial help.

In addition to SAM1, there are other SFI options which will help farmers boost grazing efficiency. The focus of these are the 'legumes on improved grassland' option (NUM2) and the 'herbal ley' option (SAM3). With a significant payment of £382 per Ha per year for herbal leys, on paper this looks like the most financially attractive option, compared to legumes at £102 per Ha. However, it is crucial that herbal leys suit the system, rather than just chasing the payment on offer.

Typically, there are two types of herbal ley. One is designed for a more extensive grazing system, with multiple grass species, including cocksfoot, fescues and timothy; multiple clovers and legumes such as lucerne, trefoil or sainfoin, as well as numerous herbs such as plantain, chicory, yarrow or burnet. This mix might contain over twelve varieties in total. This type of ley will deliver drought-resistant properties, fix nitrogen but potentially will have lower levels of metabolisable energy.

A more applicable herbal ley for an intensive grassland farm would be a mix containing no more than six varieties, with perennial ryegrass and clovers being the mainstay of the mix, alongside chicory and plantain. This type of mix will be both highly digestible and high energy feed with deep rooting and nitrogen fixing properties, as well as containing high levels of protein. A typical seed mix is shown in Figure 5 below.

Figure 5
Typical Herbal Ley Mix

Varieties	**Weight** Kg per Ha
Perennial Ryegrass	16.50
Fescue / Festulolium	1.75
White Clover	3.75
Red Clover	3.75
Chicory	1.75
Plantain	2.50

Source: Andersons

Figure 6 shows a trial carried out by Teagasc in Ireland, on Curtins dairy farm. This compared ryegrass-only swards, ryegrass and clover swards, and herbal leys. Nitrogen usage was halved for the trial for the clover swards and herbal leys with minimal difference in grass growth. Animal performance also improved with increased milk yield and milk

> "It is crucial that herbal leys suit the system, rather than just chasing the payment on offer"

Figure 6: Performance of Different Leys

	Ryegrass Only	**Ryegrass and White Clover**	**Herbal Ley***
Grass Growth (t per DM per Ha)	12.6	12.0	12.2
Artificial Nitrogen (kg N per Ha)	250	125	125
Milk Solids (kg per cow)	437	452	460
Milk Yield (litres per cow)	5,200	5,190	5,340

Source: Teagasc ** Ryegrass plus two other grasses, chicory, plantain and three clovers* solids per cow when compared to ryegrass only swards. This demonstrates the improvement in performance from utilising herbal leys effectively.

Following the recent announcement of the revised SFI 2024 offer, new 'CSAM3' options will require a minimum of one grass, two legumes and two herb (or wildflower) species to be present in the sward. For many farmers with legumes already present, this might mean overseeding their swards with herbs such as chicory or plantain rather than a full reseed. To ensure good establishment of a herbal ley through overseeding or reseeding, consider the following:

- Clover and legumes require a slightly higher temperature before growth begins, so be wary of very early spring or very late autumn establishment.
- Clover, legumes and herbs require good pH levels; P & K indices in the soil are very important.
- Low nitrogen usage will allow clover and the legumes to compete sufficiently with the grass; nitrogen fixation will also not be as efficient if high levels of fertiliser are still being spread.
- With herbs such as chicory and plantain, be careful not to graze them prematurely on the first graze. Plantain, in particular, should not be grazed until it has reached the 6-leaf stage, to ensure good survival as a result of well-developed root systems. Chicory should be grazed no earlier than the 7-leaf stage.
- With overseeding, ensure that the ryegrass is kept sufficiently in check prior to sowing, to ensure that it does not outcompete the herbs and clovers.
- All herbal leys will suit a rotational grazing system rather than set-stocking.
- Typically, chicory and plantain might struggle to achieve long-term persistency, compared to clover and ryegrass. However, with the CSAM3 option only being required for 3 years this should be achievable.

Rewarding Staff. What are the Options?

In a competitive employment market, the need for employers to be creative when considering the rewarding of staff is critical to both new appointments and existing staff.

Agriculture can be a challenging sector to work in for the following reasons:

- Long, unsociable hours.
- Weekend working.
- Potential lack of structure, driven by the demands of the weather.
- Restrictions on when holidays can be taken - e.g. school summer holidays.

Rewarding employees can directly or indirectly benefit both employer and employee:

- Retention of existing staff.
- Greater chance of attracting the best candidates when recruiting.
- Improved staff motivation leading to increased output.

Rewarding employees is not simply financial. Whilst rates of pay, or salary, are important, there are other opportunities to reward and motivate which can assist in the recruitment and retention of staff. This article considers some of these opportunities.

Recognition

- Simply recognising when team members have done a good job - thanking them not only privately, but also publicly.

Time

- Additional holiday entitlement (paid or unpaid).
- Increasing holiday entitlement with length of service.
- Greater flexibility when holidays can be taken.
- Reduced working hours during quieter periods - 4 day week, for example, during winter months.
- Creating a structure which is task-driven rather than time-driven, e.g. today you need to complete the following tasks, rather than today you are working 7.30am - 6.00pm.
- During busy periods (e.g. calving, harvest), try and facilitate an early finish once or twice a week for each member of staff by rotation.

Remuneration

- Cash Bonus
  - Output based, such as completing a task within a specific timescale.
  - Discretionary, recognising commitment to the business or a specific achievement.

"Rewarding employees is not simply financial. Whilst rates of pay, or salary, are important, there are other opportunities to reward and motivate"

- Pension - paying above the statutory minimum.
- Private Healthcare cover, perhaps also including the employee's family.

Training

- Provide a structured training programme – invite employees to suggest their training requirements.
- Do not limit training needs to those needed for the role. For example, a spray operator does not require a BASIS qualification, but the additional knowledge gained from this training could benefit both employee and employer.
- Employers are often concerned about the risk of losing staff, having invested significantly in their training. There are ways of addressing this within employment contracts if necessary. However, consideration should be given to the cost of not investing in training staff - increased staff turnover for example.

Personal Development

- Mentoring - facilitating a more senior member of staff to help junior members of the team (e.g. a shepherd coaching a new lambing assistant).
- Regular individual meetings to discuss personal development plans.
- Increased responsibilities - providing staff with additional responsibility can increase staff motivation.

Providing Staff with the Best Tools for the Job

- Having the best tools for their job is a significant motivator, including regular investment in maintenance and, if necessary, replacement.

Welfare Related

- Branded Clothing: Providing business branded clothing makes employees feel part of a team and provides a financial benefit (saving employees the need to purchase work clothing).
- Meals: Providing a hot meal during busy periods
- Staff Social Events: Getting team members together pre or post busy periods to say thank you
- Break and Restroom Facilities: Maintaining to a high standard of cleanliness to provide a comfortable environment.
- Families: Many agricultural employees could not work the hours they do without the support of their families. Recognising this and being sympathetic to their occasional needs is a great way of rewarding employees.

Communication

One of the simplest forms of motivating staff is to keep them informed (where appropriate of course):

- Upcoming work. This could be 'no work this weekend' to 'we plan to start harvest next week'. Staff enjoy the feeling of knowing what is going on.
- Changes within the business.
- Capital expenditure plans.
- 'De-briefs' - providing the opportunity to hold a debrief following busy periods to ask the following questions: What went well? What could be improved for next time?

Consultation

- E.g. the purchase of a new tractor. Including staff in the decision-making process could be of benefit to the business. Choosing the correct specification and taking feedback on different makes and models could provide more value for money for the employer as well as increasing output.

Finally, don't overlook the opportunity to motivate staff with a simple, well-timed 'thank you' for a task or project well done.

There is not a one-size-fits-all approach, however a combination of the above will help to ensure that staff are justly rewarded, not just financially, which will in turn improve the work ethic of the workforce, improve the working environment and improve business productivity.

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