ANDERSONS

BUSINESS MATTERS

Volume 5

ANDERSONS
the FARM business CONSULTANTS

Introduction and Contents

Welcome to the fifth edition of Andersons' Business Matters. This publication looks at a selection of topics relevant to farms across the UK. A focus on business-performance is ever-more relevant given the circumstances UK agriculture presently faces.

We hope you find Business Matters informative and thought-provoking. If you would like to discuss any of the issues covered in it please contact one of our consultants (listed at the back of the booklet).

The Directors of Andersons
the Farm Business Consultants
June 2025

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The Cost of Distance

A notable feature of a number of UK farming businesses is their operation of 'satellite' land, that is additional land that has been taken on at some distance from the main holding (generally under a tenancy, contract or share farming agreement). Rents, or rent equivalents (contract/share farming) for such land are frequently higher than those (if any) on the main holding.

Additional land is generally acquired with the objective of increasing business profit through what are often described as 'economies of scale'. An article in Business Matters (Volume 2, 2022) identified the dangers of assuming that economies of scale (with resulting reductions in unit operating costs) always apply. Our experience shows that the addition of satellite land in some cases actually reduces rather than increases business profit; so why might this be?

One reason, often not fully appreciated, is the additional travel costs associated with moving staff and equipment to and from the satellite site. These additional costs are influenced by a range of factors including the distance from the main holding, the size of the block, whether grain storage is available, the availability of water and the number of crops grown on the site.

In order to assess what these additional travel costs could be, consider the following illustration:

- additional 'satellite' block of 60 hectares, no grain storage
- travel time to site = ½ hour, equivalent to a one hour round trip
- assume single trip cost of £45 per hour (combined cost of labour/machinery)
- crop is winter wheat with an average yield of 8.5 tonnes per hectare (total yield for 60 hectares = 510 tonnes).

The additional travel costs fall into three categories:

1. Moving staff/equipment to and from the site
2. Carting produce from the site back to a store at the main holding
3. Management and agronomy.

So how many £45 per hour visits will be required to service this additional 60 hectares?

> **"Our experience shows that the addition of satellite land in some cases actually reduces rather than increases business profit"**

Having undertaken this exercise over many years with farmers and farmer groups, the feedback is consistent and typically in the range 50-100 visits, the breakdown of which can be seen in Figure 1.

Whilst compared with the total costs of production for the new land, the cost of travel cost might seem relatively small, the additional £4.60-8.40 per tonne becomes considerably more significant when compared to the potential profit of this additional land.

Figure 1: Assessment of Movements for Satellite Arable Land

Operation	Number of Visits: Range	Total Cost £ Range*	Cost £ per t Range*
Crop establishment, husbandry and harvest	10-20	450 - 900	0.9 - 1.8
Grain carting	30-50	1,350 - 2,250	2.6 - 4.4
Management and agronomy	12-25	540 - 1,125	1.1 - 2.2
Total	**52-95**	**2,340 - 4,275**	**4.6 - 8.4**

Source: Andersons ** at £45 per hour*

So, let's look at the total cost of production (COP) for a wheat crop on such a satellite site, at this level of yield, including the additional costs of travel. Figure 2 sets out the calculation.

Figure 2: Typical Cost of Production - Winter Wheat

Category	Range £ per hectare	Range £ per tonne
Seeds, fertilisers, sprays	550 - 700	65 - 82
Labour/Machinery: Establishment/husbandry/harvest	450 - 600	53 - 71
Labour/Machinery: Travel	34 - 68	4 - 8
Rent (or rent equivalent)	350 - 600	41 - 71
Other (e.g. storage and drying costs, insurance, interest)	50 - 100	6 - 12
Total Cost of Production (COP)	**1,434 - 2,068**	**169 - 244**

Source: Andersons

There are some key observations:

- At the 8.5 t per Ha yield used in this illustration, the range in total COP is £169-244 per tonne. In practice, the range in COP will vary with yield, which in turn will depend on soil quality, drainage, field size and layout. Higher yields typically give lower costs per tonne, and vice-versa.
- Even with total COP at the lower end of the 8.5 t per Ha range (i.e. £169 per tonne) the potential profit, at the time of writing, is probably in the range £10-20 per tonne. In this context the additional travel costs become highly relevant.
- In this illustration the total COP of this new production may well exceed the value of the grain produced (certainly at spring/summer 2025 values), pointing up the risk of this business expansion actually reducing overall business profit. As noted earlier, our experience shows that this can be the case, particularly when high rents (or rent equivalents) are paid.
- Rents at the upper end of the range (say £500-600 per hectare, or £200-240 per acre) are equivalent to 35-40% of the crop sale proceeds, or turnover. Evidence suggests that combinable crop rents of over 25% of turnover leave little, if any, potential for grower profit.

In conclusion, it is clear that there are dangers in assuming that taking on additional land will automatically lead to increased business profits. Whilst this article has concentrated on combinable crops, the issues raised, and principles involved, apply equally to satellite land for other crops (e.g. roots and horticulture) and livestock production.

If improved profit is the motive in taking on additional land, then the advice is clear - undertake careful calculations on the potential costs of distance and the affordable rent; not doing so might prove to be an expensive mistake.

“How many £45 per hour visits will be required to service this additional 60 hectares?”

Calculation of Labour Requirements

Labour is one of the biggest costs within farm businesses. Even the most mechanised enterprise will require a person to operate and oversee equipment. On many farms, labour is not a 'cash cost' because it is the proprietor(s) that provide most of the staffing - meaning the true cost of this input can be overlooked. Few farms undertake a formal calculation of their labour requirement, but it can provide a useful check to ensure efficiency.

> **"The true cost of this input [labour] can be overlooked"**

The calculation of labour requirements on farm has often been limited to Planning Applications - where there is a need to prove that the farm has a large enough labour requirement to justify a (new) dwelling on the farm. This is generally a procedural process with the aim of demonstrating a specific point. It does not often translate into discussion about how the farm is actually operated.

A calculation of farm labour requirements is likely to have two main business management purposes:

- to 'benchmark' existing actual use against industry standards to check whether the farm is using labour efficiently
- to run a calculation where business change is planned (especially a new enterprise) and see what the implications for labour are.

In terms of standard industry data, this can be found in budgeting books such as the Nix Farm Management Pocketbook and the Agricultural Budgeting and Costing (ABC) book. The Farm Business Survey also produces such data, as do other benchmarking systems.

Labour use varies considerably from farm-to-farm, meaning many managers do not actually know how much time should be allocated to each operation.

This variation comes from a variety of factors:

- proprietors' ability to manage staff and workload
- farm and, particularly, building layout
- level of automation of processes
- trade-off between labour and capital investment
- farming system (e.g. min-till *versus* plough or block calving *versus* all-year-round)

All of these are valid and, indeed, there will be no single answer that is correct, but each is possible to change, albeit some, with considerable effort. By looking at standard figures, and then giving consideration to the factors above, it is possible to get a sense of whether a business is in the right area.

An example labour calculation is set out below, using our Meadow Farm model as a basis.

Figure 3: Labour Calculation for Andersons Meadow Farm

Enterprise	Size	Hours per Unit per Year①	Total Hours
Sucklers② (inc. calves to weaning)	60	18	1,080
Suckler Calves (6 months to 12 months)	60	6.5	390
Suckler Finishers② (12 months to sale)	30③	14	420
Bull Beef (calves to 6 months)	35	13	455
Bull Beef (6 months to sale)	44④	7	308
Sheep② (ewes inc. lambs to sale)	500	3	1,500
Arable (wheat and barley)	contracted – no farm labour		
Grassland Maintenance	122	1.3	159
Total Direct			**4,312**
Allowance for Overheads⑤			15%
Total Labour Requirement			**4,958**
Actual Labour on Meadow Farm:			
2 x Full time Family Members		2,200⑥	4,400
Casual Help + Lambing and Calving			450
Total Labour Availability			**4,850**

Source: Andersons
① Figures from ABC Book - 100th Edition
② Includes field work (silage, fertiliser, muck-cart etc.)
③ Sucklers sold at 18 months thus on-farm for half a year - numbers adjusted (halved) rather than time
④ 35 purchased per year but on farm for 15 months - hence adjusted upwards (35 x 15 ÷ 12)
⑤ Repairs, maintenance and management
⑥ The Standard Work Days (SWD) system assumes 2,200 labour hours per year per full-time person including a small amount of overtime

Meadow Farm is a ring-fenced unit with relatively good buildings and infrastructure, so no adjustments have been made for 'extra' labour to reflect requirements above the standard.

The calculated figure for labour use and the actual labour on farm are quite close. Indeed, the data suggests that there is more work on the farm than time available. However, the two full-time labour units are working family members. It is a feature of family farms that the proprietors do not just work nine-to-five and then clock off! This illustrates another issue that a quick labour requirement calculation might discover. As well as highlighting if there is too much labour on the farm, it may show if there is too little. There could be an excessive number enterprises, or they are too large - meaning the staff are spreading themselves very thin. For proprietors, they may be working over-long hours to make up the shortfall with consequences for work-life balance.

> **"As well as highlighting if there is too much labour on the farm, [a labour calculation] may show if there is too little"**

Such an analysis only shows whether the 'right' amount of time is being spent on the things the farm is currently doing. It says nothing about whether it should be doing those things in the first place. For example, the bull-beef enterprise on Meadow Farm is taking up around a third of a person. If this, relatively small, enterprise is not contributing to profit, then it would make sense to do something else with this time.

The example above is quite simple. It does not look at the seasonality of labour demand which a more sophisticated analysis could do - investigating the monthly peaks and troughs throughout the year. But it demonstrates that a relatively quick analysis can start to pose interesting questions on farm labour decisions.

Diversification Checklist

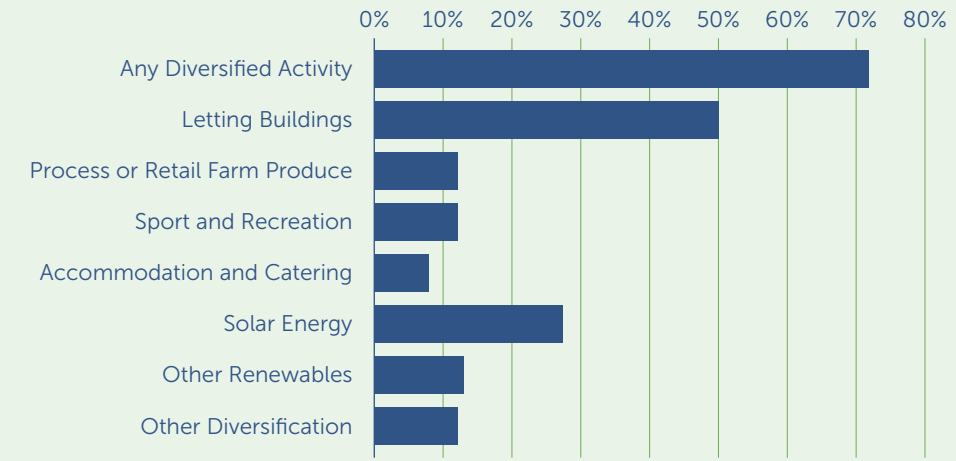
In an era of extreme weather, market volatility and declining support payments, diversification continues to be a lifeline for many farming businesses. According to recent Defra figures, 71% of English farm businesses undertook some form of diversification in 2023/24; up from 61% in 2014/15. Income from diversified activities in the UK rose to £1.393 billion in 2023/24; up from £1.321 billion the previous year - highlighting how integral non-agricultural income streams have become.

Whether letting out buildings, generating renewable energy, or creating value added products, there's no single path to success. That said, the most successful diversification projects tend to follow a logical sequence from idea to implementation.

To help guide the process, please find on the following pages, a practical checklist.

> **"71% of English farm businesses undertook some form of diversification"**

Figure 4: Types of Diversified Activity on English Farms - 2023/24



Source: Defra

> **Early conversations with planners, solicitors or tax advisers can prevent costly surprises later**

1. Clarify Your Objectives

Start by asking: *Why diversify?* Common motivations include:

- Generating additional income - to supplement or replace agricultural revenues
- Spreading risk - particularly important as direct payments are phased out
- Utilising underused assets - like redundant buildings or parcels of land
- Creating succession opportunities - for the next generation to remain involved.

Understanding your goals helps ensure any new venture aligns with your core business values and strategy.

2. Audit Your Resources

Take stock of what you already have:

- Land: Location, access, visibility, and planning constraints all matter
- Buildings: Are they sound, attractive, accessible, or easily repurposed?
- Labour: Do you or your team have the time and skills needed?
- Capital: How much can you afford to invest, and what's your appetite for risk?

Building letting remains the most common diversification activity in the UK. In 2023/24, around half of farms let out buildings, generating an average of £23,900 per farm.

3. Do Your Homework

Market research is vital. Ensure there's sufficient demand for your product or service.

- The competition isn't already saturated. Have you got a unique selling point?
- Trends are on your side (e.g. eco-tourism, sustainable food, rural experiences)
- Also consider seasonality - will your venture generate income year-round?
- Approach potential customers, wholesale or direct. Will they accept your price point?
- Consider visiting other farms in different regions who have successfully diversified.

4. Understand Legal and Regulatory Requirements

Many diversification schemes fall foul of red tape. Get to grips with:

- Planning permission - especially when changing the use of buildings or land
- Environmental regulations - such as flood risk or protected species. Involve your Environmental Health Officer during the Planning process, be proactive
- Health and safety - particularly important for public-facing ventures. Changes to the insurance policy
- Tax implications - changes to Business Rates, VAT status, or Inheritance Tax reliefs.

Early conversations with planners, solicitors or tax advisers can prevent costly surprises later.

5. Budget

Like any business decision, the financials matter. Key questions to answer include:

- What are the capital requirements of the venture?
- Expected profitability
- Cashflow forecast
- What is the break-even point sensitivity analysis? Expect teething problems and budget accordingly
- How to finance the venture. Expected borrowing costs. Are any grants available? Include contingency funds.

Defra data suggests that, on average, diversification contributes £26,900 per farm to Farm Business Income. For many, this represents the difference between profit and loss.

6. Consider the Impact on the Main Farm Business

Diversification should support, not undermine, your main business. Think about:

- How much time it will take you or your team away from farming. This is the most underestimated element of diversification. Additional training might be required and a separate skill set
- Whether it complements your brand, values and lifestyle. Are you a people person? Are you happy with a large influx of customers to your farm?
- If there are synergies - for example, using your own produce in a farm shop or café.

7. Plan for the Long Term

Successful diversification projects aren't short-term fixes. Build a plan that allows for:

- Growth and change: How will you scale or pivot as demand evolves?
- Exit routes; What happens if the venture no longer fits?
- Succession: Will the next generation want (and be able) to run it?

Also remember that diversified ventures are often businesses in their own right. They require customer service, marketing, maintenance and administration - and they may be subject to a different risk profile than traditional farming.

Final Thoughts

Diversification has helped thousands of UK farms build resilience, increased income, and secure the future of the business. But success doesn't come by chance – it requires careful planning, solid research, and a clear understanding of how any new enterprise fits within the farm.

Horsepower vs Capital: Balancing Efficiency and Investment

In arable farming, optimising productivity while maintaining cost efficiency is a constant challenge. Controlling machinery costs are a key element of profitable production

According to the Agricultural Engineers Association, the average horsepower for tractors purchased in the UK is increasing (see Figure 5). This could be as a result of farms consolidating - promoting fewer, more powerful units; or a creep upwards as part of an ongoing replacement policy. Coupled with the cost of machinery, which has risen on average by more than 25% (and hiding a wide variation) in the last five years, a critical review of machinery requirements should be undertaken, particularly if part of a wider change in farming policy.

Two important metrics often considered are Horsepower per hectare (HP per Ha) and Capital per hectare (Capital per Ha). Whilst both indicators are useful in understanding the investment and efficiency of a farming operation, they measure different aspects of resource allocation and have different implications for decision-making.

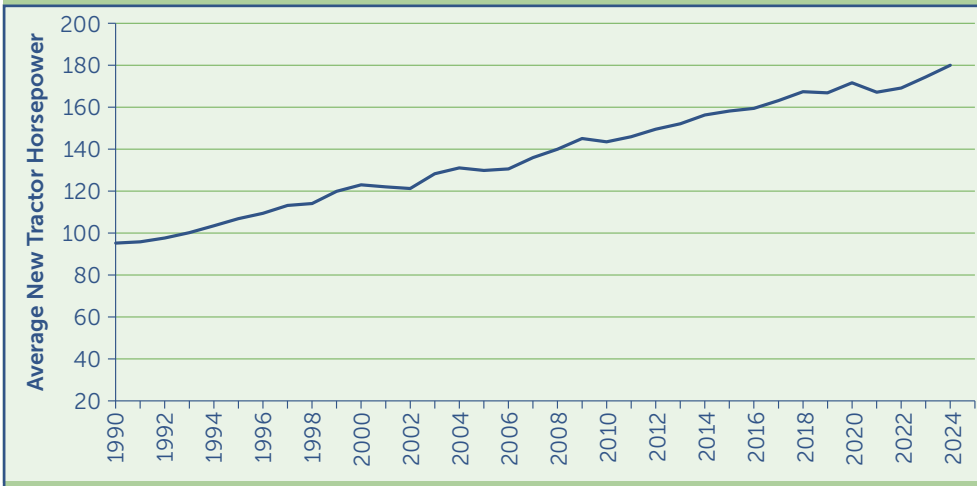
Horsepower per Hectare

HP per Ha is a measure of the amount of mechanical power available relative to the land area farmed. It is usually calculated by taking the total horsepower of tractors and other machinery divided by the total number of hectares under cultivation.

Typically arable farming businesses could be operating at 1.0-1.5 HP per Ha. A higher HP per Ha ratio could suggest:

- A highly mechanised operation. For example a traditional arable system with high soil disturbance, or a specialist cropping system such as potatoes
- A system where machinery investment may have replaced labour units
- Heavier soil type that requires timeliness of operations due to short working windows
- Cropping mix which relies on speed and timing at specific times of the year
- Over-investment in equipment, leading to increased depreciation, repairs and insurance

Figure 5: Average New Tractor Size - Horsepower



Source: Agriculture Engineers Association

- That a business has opted to favour HP per Ha over Capital per Ha. For example, affording the advantage of retaining more horsepower on farm by running older machines, whilst maintaining Capital at lower levels.

Conversely, a low HP per Ha ratio might signal:

- A regenerative approach with reduced soil disturbance
- Lighter soils which facilitate a wider working window
- Lack of mechanisation possibly constraining productivity
- Increased reliance on labour.

Capital per Hectare

Capital per Ha, on the other hand, provides a broader picture of investment intensity, and in addition to machinery, can include land, buildings, storage and irrigation.

The range in Capital per Ha is significant as would be expected. Focussing on machinery only, the range in arable farming businesses is likely to be £600-900 per Ha.

High machinery Capital per Ha levels can correspond to:

- Technologically advanced farms with machinery that supports higher productivity, yields and sustainability - such as GPS-guidance or variable rate capability
- Cropping mix which necessitates high-cost specialist machinery - e.g. potato production
- Frequent replacement policy
- Running more modern machinery resulting in reduced repairs and downtime
- Over mechanisation (ref. Horsepower per Ha)
- Increased machinery depreciation - a direct result of higher costs

"The cost of machinery, has risen on average by more than 25% (and hiding a wide variation) in the last five years"

> **Understanding the trade-offs between mechanisation and capital investment, is important when designing a financially resilient farming system**

- Higher cost of ownership as a result of the higher cost of capital (which has significantly increased in line with interest rates)

Lower machinery Capital per Ha could mean:

- An operating strategy which includes more hire and contracting
- Lack of investment which could result in a significant upcoming requirement for capital
- Increase in other operating costs such as machinery repairs
- Shared ownership of (frontline) machinery.

Finding the Balance

Neither metric should be evaluated in isolation and should be considered alongside other Key Performance Indicators (KPIs) when assessing farm performance. These might include:

- Total machinery costs per hectare - Depreciation, Repairs, Hire, Insurance, Fuel, Contract
- Total labour and machinery costs per hectare
- Labour units per hectare.

It is possible to reduce both metrics whilst retaining the benefit of a resource;

- HP per Ha can be reduced by short term hire, as the calculation is typically adjusted to only take account of when the asset is on farm
- Capital per Ha can be reduced through Contract Hire
- Both measures can be reduced by swapping asset ownership for the use of contractors
- Both can be reduced by sharing machinery to achieve the optimum balance; such as a formal Joint Venture structure.

As noted above, the optimal balance depends on multiple factors, some of which overlap both metrics:

- Farm size, including geographic spread
- Cropping mix
- Labour profile and availability
- Soil type and conditions
- Climatic conditions
- Availability of finance

Every farming business is different, and it is not always easy to directly compare businesses, for many of the reasons above.

As the cost of machinery continues to increase at above-inflation rates, for some, maintaining a modern and reliable fleet of machinery could become unaffordable with current profitability. It is therefore critically important to use these metrics to help optimise the operating structure/ farmed area for your own business.

Understanding these measures, and the trade-offs between mechanisation and capital investment, is important when designing a financially resilient farming system.

Health and Safety

Agriculture continues to have one of the poorest safety records of any occupation in the UK.

Farm safety is far more than a regulatory compliance exercise - it is a critical business strategy with serious economic and human implications.

Working with powerful machinery, unpredictable animals and challenging environmental conditions creates many potential risks. A culture of risk-taking is common in farming and often safety protocols are perceived as a secondary priority to immediate productivity. Some view excessive caution as a potential threat to their economic viability and the isolated nature of farming creates a self-reliance mindset.

Beyond financial implications, farm safety is fundamentally about protecting human lives. The physical demands of agricultural work, combined with fatigue during critical seasonal periods resulting from long hours, create a challenging work environment. This potentially impairs risk assessment capability and promotes cutting corners. Addressing habitual risk taking and creating a more safety conscious workforce is essential in a move towards positive safety behaviour and a lower risk farm environment.

> **"A culture of risk-taking is common in farming and often safety protocols are perceived as a secondary priority"**

Examples of High-Risk Farm Operations...

- Operating machinery
- Workshop environment
- Livestock handling
- Handling of chemicals
- Working at heights
- Working in confined spaces

A firm stance on farm safety

- demonstrates care for the workforce
- reduces employee and employer stress
- improves overall business performance.

One serious farm accident can cost more than a decade of safety investments. Prevention is not just a business strategy, it is a moral obligation.

Children are particularly vulnerable around farms. Natural curiosity and lack of danger awareness present hazards that can be mitigated by educating children from an early age of dangers to which they can be exposed and setting clear boundaries.

Did you know? It is prohibited to carry a child under 13 years of age in a cab on any farm machinery

Within a Contract Farming Agreement, Farmers are not absolved of their basic duty of care, even when operational management is contracted to another party. Whilst the Contractor typically manages day-to-day operational safety, the landowner remains legally responsible for overall site/farm safety.

A farmer's safety responsibilities include:

- Statutory Obligations - these can vary depending on the number of employees within the business
- Ensuring the basic safety of the farm
- Maintaining infrastructure to safe standards
- Providing safe access to working areas.

In terms of Infrastructure safety, this includes:

- Maintaining safe buildings and structures
- Ensuring electrical systems meet safety standards
- Providing safe water and utility systems
- Maintaining field access points, access roads and farm tracks.

To ensure legal compliance, the Farmer should:

- Share relevant site-specific risk information with the Contractor
- Ensure the site meets basic health and safety regulations (as per 'Infrastructure safety' above)
- Complete risk assessments
- Ensure appropriate insurance cover is in place.

There will be some shared responsibilities between the Farmer and Contractor;

- Clear communication of site-specific hazards - e.g. overhead cables
- Joint development of safety protocol
- Coordinated emergency planning
- Reporting and mitigation of potential risks.

> **"One serious farm accident can cost more than a decade of safety investments"**

The overarching principle is that while Contractors manage operational safety, the Farmer retains underlying legal and moral responsibilities for site safety.

A shift from reactive to proactive safety management can prevent accidents before they occur, creating a more responsive approach to workplace safety in the industry. Automation, particularly in the livestock sector, has significantly improved the exposure to risk that farmers may face by reducing the need for intervention, for example livestock handling equipment, herd monitoring and automated milking parlours, particularly as working with livestock is the number one cause of work-related deaths on-farm.

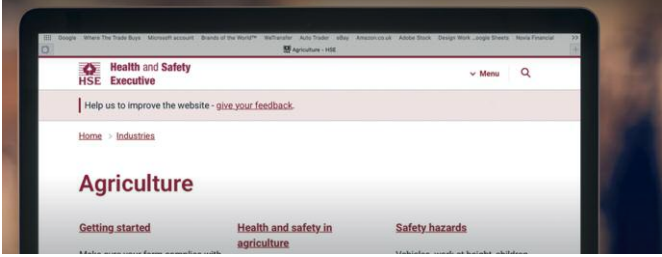
The returns from increased investment in safety include:

- Potentially reduced insurance premiums
- Increased workforce productivity
- Improved staff retention
- Enhanced business reputation

Farm safety is about protecting human lives while simultaneously safeguarding business interests. Embracing a comprehensive approach with technological innovation, clear protocols, and a shift from reactive to preventive strategies can transform safety from a compliance burden to a strategic business advantage.

Agricultural membership organisations offer safety support, including risk assessment tools, training resources and safety guidance. Local agricultural networks coordinate regional safety partnerships that provide practical and location-specific advice and support.

Further information can be found at **www.hse.gov.uk/agriculture/index.htm**



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ANDERSONS - THE FARM BUSINESS CONSULTANTS

The four Andersons businessess provide services for Farming Businesses and Food and Agribusinesses. Recognising that all businesses are different, Andersons' advisors tailor their advice to their clients' needs. Advice may be provided in a range of areas including:

Farming Businesses

- Business Appraisal
- Business Strategy and Succession Planning
- Investment Planning and Appraisal
- Financial Planning including Budget and Cashflow
- Enterprise Costings and Benchmarking
- Farm Business Administration
- IT and Software Design
- Contract Farming and Joint Ventures
- Co-operation and Collaboration
- Diversification
- Understanding Support Schemes and Grants
- Basic Payment / Agri-environment Claims and Problem Solving
- Preparation of Grant Applications
- Tenancy, Rent Reviews and Arbitration
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