Loan History
Tyler grew up in Northwest Connecticut, watching the farms in his area slowly go out of business and turn into strip malls. He went to the Art Institute of Boston, studying photography and art history. After he finished school, he started working on farms right away. The connection for him between art and farming is making things—just like in art school, on the farm, Tyler is constantly tapping into his creativity and is involved in small construction and fabrication.

His first farming experiences were at Moon in the Pond Farm and North Plain Farm in southern Berkshire County, where he learned about livestock. From here, he went to work at Natural Roots Farm in Conway, where he learned to drive horses and trained as a teamster. While preparing to start his own operation, Tyler continued to work on farms and juggle other part-time jobs.

Tyler started his operation on a different piece of land in Montague, MA, three years ago. He incorporated in 2014 and bought in feeders to raise, then purchased two sows for breeding, doubling his stock every year until he reached his current population of 10 sows. Tyler lives on the farm in order to be close to the pigs and tends his herd mainly on his own.

While it is more common to raise pigs mainly in the summer and do one large slaughter in the fall to provide enough meat for the winter, Tyler produces pork year-round. It is harder and more expensive to raise pigs through the winter, but there is year-round demand for the meat and he finds it worthwhile.

Tyler supplements his pig production with a unique logging business, turning a lifelong fascination with timber into a viable and environmentally positive practice. Working with a very supportive forester, Tyler does jobs for both the Town of Northampton and for private landowners. Because he uses horses...
versus heavy logging equipment, he can get into tricky and sensitive areas and have a much lower impact on the environment.

Tyler began working with The Carrot Project in 2015, soon after beginning his own operation. He worked with staff to develop cash flow projections and write a successful application for a three-year, no-interest crowdfunded loan through Kiva, allowing him to scale up to his current level of production.

**Overview of Outcomes**

With the funds from his Kiva loan, Tyler bought breeding stock and a grain bin large enough to handle the six tons per month of non-GMO grain needed to feed his larger herd. He also purchased water lines and housing for the pigs, in the form of a 100-foot greenhouse which he uses for farrowing and sheltering pigs in the winter. As of a year ago, he has been able to be fully self-employed.

Tyler has been careful to invest only in assets that he can bring with him to a future location, as his current lease is only for three years. At this time, Tyler is close to full repayment of his Kiva loan and is evaluating potential new sites for his farm. In 2018, he enrolled in The Carrot Project’s Making It Happen financial management training as part of his preparation to scale up his business after he moves. The training builds skills necessary to evaluate new business directions and can help applicants qualify for loans from the USDA’s Farm Service Agency.

**On the Horizon**

Tyler would like to increase production significantly over the next three to five years, up to selling 300 pigs yearly. He believes there is a market for pork beyond what he can currently supply to his wholesale outlets, and he'd also like to have enough product to support a more diverse customer base.

For example, Tyler would like to figure out the puzzle of selling more meat to restaurants. There is a ton of demand for fresh meat, and for very specific parts of the animal. But the logistics of selling fresh meat are demanding, and the question of what to do with the parts of the animal not desired by the restaurant is a big one.

Meanwhile, Tyler’s current bottleneck in terms of expansion is the lack of long-term land security. His production is at the maximum level that his current landlords will allow, so he is searching for a land base with around 50 acres of pasture and 50 acres of woods within an hour of his current location, which is very well situated for markets. Tyler has an excellent relationship with a butcher shop in nearby Northampton—the shop, which was one of his part-time employers when he first moved to the area, not only buys most of Tyler’s pigs but buys the whole animal. Beyond this very important market outlet, Tyler also has built a valuable network of resources and friends in the area.
When he does find a suitable piece of land, he will need financing to achieve the purchase. He has put detailed, strategic thought into the decisions he’s made on equipment investments, so that he will not need to upgrade or make significant additions for another few years, and everything he has purchased so far can come with him to his new location. But he will need to borrow money to purchase land.

Because Tyler has created a steady year-round workflow at the farm, he will be able to move at any time of year, ideally moving in stages and transporting animals at times when he’d normally move them from one phase to the next, like farrowing and weaning.

On the logging side of things, Tyler would like to grow his business into producing value-added timber products. Instead of selling the logs he drags out of the forest to the sawmill, he’d like to have his own sawmill and trucking equipment so that he could make his own lumber. Tyler would consider venturing into lamb or beef if he found a place with enough pasture, but his medium-term plans are to stick with what he is doing successfully now.

**Closing Thoughts**
Within the first year of farming, Tyler was sure he’d found what he was meant to be doing. He says, “Working with livestock is always an exciting challenge, and trying to build a sustainable business around this makes it even more challenging and exciting.”