

# TRACTOR WHEEL OF LIFE

## The Farm Business Self Assessment Tool

A healthy and resilient business is all about balance. 2 Minute Farmer has identified 10 areas that contribute to a balanced farm life. All these areas are interconnected, but thinking about them separately will help you to prioritise which areas to be proud of and which areas to work on.

This booklet will help you to assess yourself on each area.



2 Minute  
FARMER



European Union  
European Regional  
Development Fund



AGRITECH  
CORNWALL

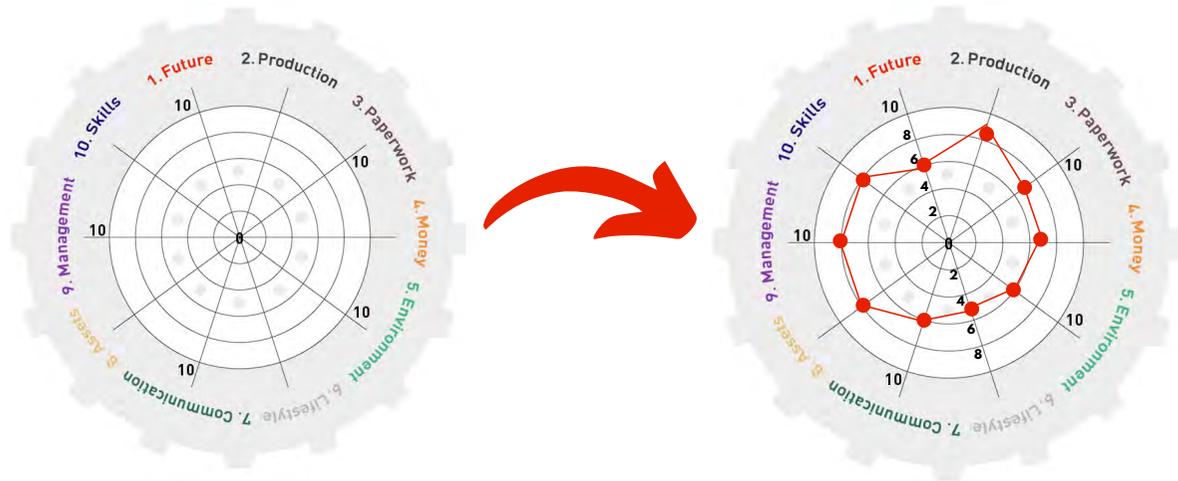
[2minutefarmer.co.uk](http://2minutefarmer.co.uk)

## Livestock Version Prototype



# TRACTOR WHEEL OF LIFE

## Section 1



### How I see myself Questions

Score /10

1. How prepared do you feel for the future?

2. How well do you turn inputs into outputs?

3. How up to date are you with paperwork?

4. How good is your farm business at managing money?

5. How positive is your business's impact on the environment?

6. How do you rate your work-life balance?

7. How good are your people skills?

8. How well do you manage your business's assets?

9. How well do you manage people and processes on the farm?

10. Do you have all the specialist skills required on your farm?

In this section you will fill in the 'Quick Spin Wheel' on the next page.

To do this rate your farm out of 10 for each question on the right. 10 out of 10 means your farm is very successful at that question. Select your score by:

- Selecting the top box, then type your answer then press tab to move to the next box
- **Or**, select each box and click on your score on the drop down list

For each question, a circle will be automatically added to the 'Quick Spin Wheel' (see **page 4**).

Draw a line from score to score to create a 'wheel' shape, similar to the demo on the right. You can do this by printing the page off or by using an electronic drawing tool (if you have this you will see a pen symbol on your screen).



# TRACTOR WHEEL OF LIFE

## Section 2

In this section you will fill in the 'Proper Job Wheel' on page 4.

To do this follow these steps:

1. Choose one of the 10 topics and go to its page (pages 5-12).
2. For each question, decide on the option that fits your farm best.
3. Select your score from the drop down list at the end. If you chose an option in the red traffic light column it scores 0 points, the amber scores 1 point and green scores 2 points. See the diagram to the right for help on how to do this.

1. Your scores will automatically add up. You can see your total for the section on the bottom right.
2. Your total will also be added to the 'Proper Job Wheel' (page 4).
3. Don't worry about completing all 10 sections in one go. If you like, fill out a section when you have 2 minutes to spare.
4. When all 10 sections are complete go to the 'Proper Job Wheel'.
5. Compare the two wheels

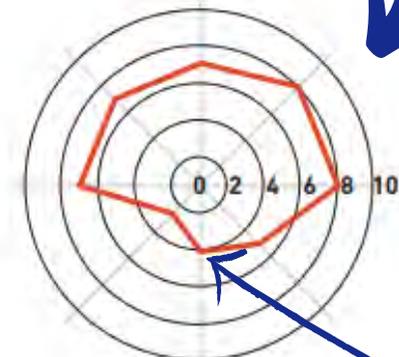
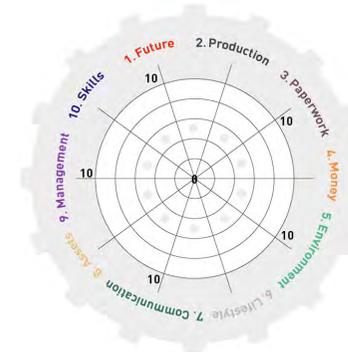
and think about:

- Do the wheels match?
- Would these wheels roll?
- What areas are you good at?
- Which area should you work on first?



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## Example

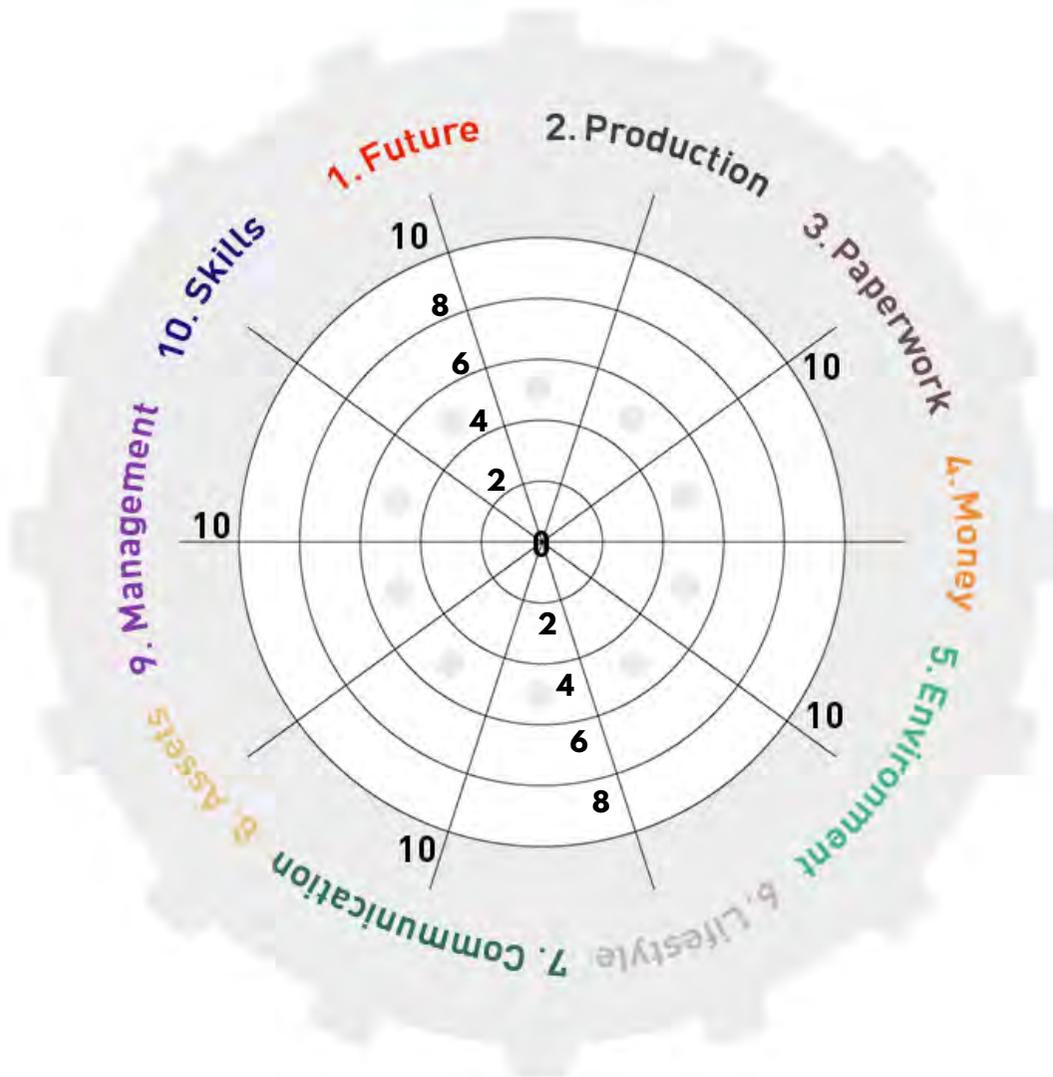


Score

Question 1	Option 1 ✓	Option 2	Option 3	0
Question 2	Option 1	Option 2 ✓	Option 3	1
Question 3	Option 1 ✓	Option 2	Option 3	0
Question 4	Option 1	Option 2 ✓	Option 3	1
Question 5	Option 1	Option 2	Option 3 ✓	2
<b>Total</b>				<b>4</b>

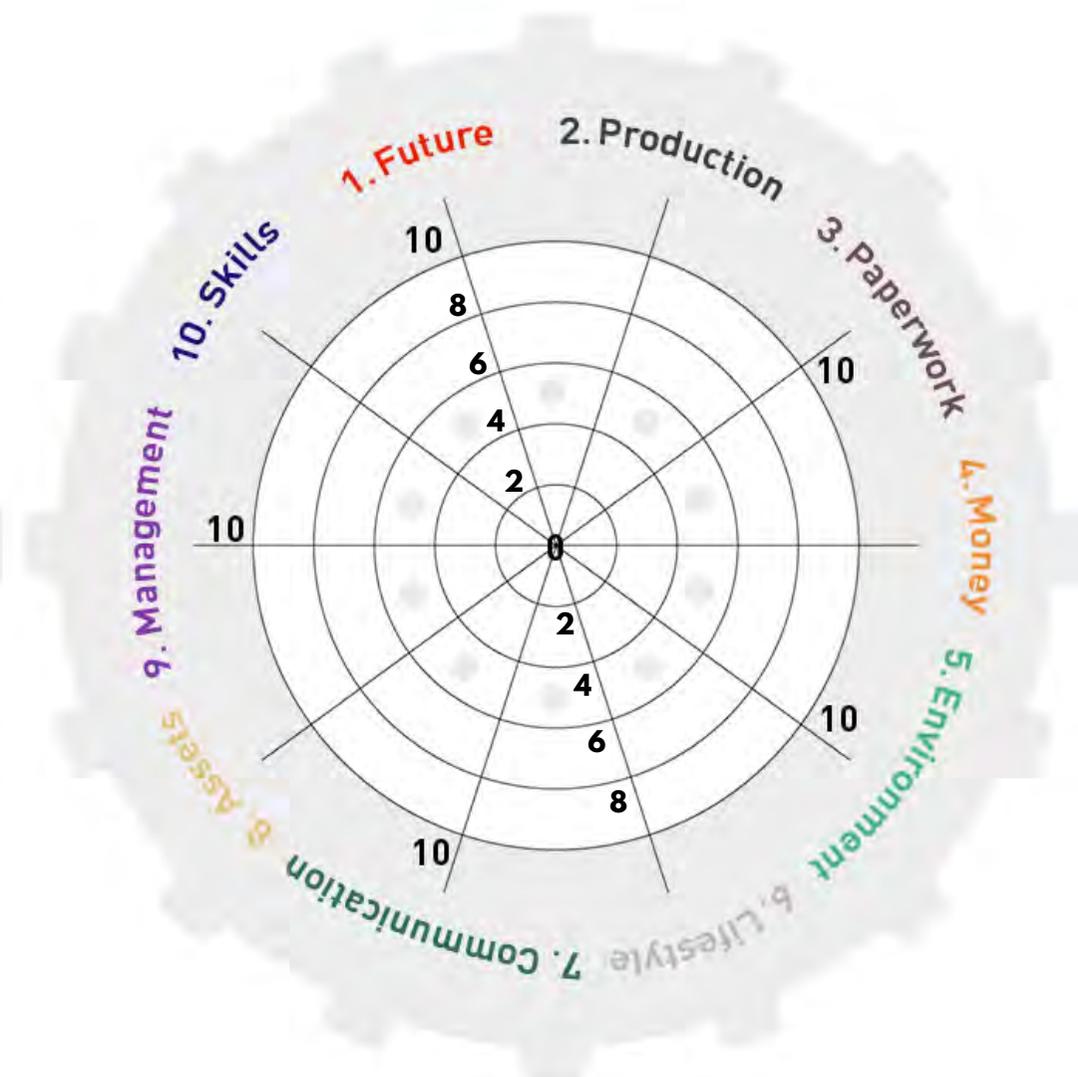
## Quick Spin Wheel

Where do you think you are?  
Section 1 (page 2)



## Proper Job Wheel

Where are you actually?  
Section 2 (pages 4-12)



# 1. Future

Life is full of ups and downs. But planning for them in advance can make the journey a lot smoother. If a farmer does not anticipate and plan for issues on their farm then it can lead to huge financial and emotional consequences.



## A healthy business plans for the future.



0 points



1 point



2 points

Score

A	Do you have a business succession plan in place?	No	There has been some conversations about it	The farm has a successor nominated and a plan in place
B	What would happen to your farm if there is an extreme weather event next year?	We haven't given any thoughts to extreme weather events	We are prepared for events we have been affected by before	We have plans for new and expected weather events
C	Have you done a business risk assessment for your farm?	No, I am not fully aware of the risks associated with my business	I am aware of the risks facing my business but don't have any plans in place for them	Yes, and I have written plans for any risks that would have a big impact on my farm
D	Do you have a retirement plan?	No	I pay into a pension but have no other plans <b>or</b> I won't be able to retire until after I'm 70	Yes, I have plans so it will be possible for me to comfortably retire before 70
E	Do you have a medium to long term (3-10 year) business plan for the farm?	No	I kind of have one in my head	Yes, I have a fully researched and costed plan in place. I have talked about it with everyone involved

Total

/10

## 2. Production

Production is all about turning inputs into outputs. There are many benefits to improving productivity, for example it can reduce the amount of time a farmer needs to spend on the farm and can increase how much money a farm makes.



You don't need to work harder to improve productivity. It is all about working smarter.



0  
points



1  
point



2  
points

Score

A	Do you know what key performance indicators (KPIs) are?	I'm not really sure	I am aware of them but don't really use them	I am aware of them and I use well established KPIs
B	Do you benchmark your production?	Nope	Kind of, but not seriously	I am a committed member of an organised benchmarking group <b>or</b> seriously compare myself against published figures
C	Do you have an active animal health plan?	No	I have one, but I don't always stick to it	I work with my vet to develop my animal health plan, and I fully implement it
D	Are you aware of new research and development in farming?	I prefer to live under a rock	I dip in and out when I have time	It is important to me to keep up to date with new developments
E	Do you have a soil nutrient management plan?	I don't spend time thinking about just soil	I occasionally do some soil analysis	I have a soil nutrient management plan which I regularly update and implement

Total

/10



## 4. Money

Understanding finances is essential to every business, but it is easy to avoid talking about and can quickly get confusing. This can lead to stress and worry. If a farmer takes the time to look over and talk about their finances, it can lead to quick wins and reduce worry.



Ignoring money issues doesn't make them go away.



0  
points



1  
point



2  
points

Score

		0 points	1 point	2 points	Score
A	How often do you review your overhead costs?	Never, or only if something big happens	Annually or less	More than annually	<input type="text"/>
B	Do you budget for the year ahead?	I face things as they come	I roughly budget according to the previous year	I use my records to make forecasts and budget accordingly	<input type="text"/>
C	Do you think your farm business would survive without direct payments?	Not at all	With difficulty	Yes, it would be fine	<input type="text"/>
D	Does your farm make enough net profit to pay loans and cover private drawings?	I am always struggling to pay loans <b>or</b> I can't take private drawings from the business	It depends on the time of year	Even if there was an unexpected expense the farm's net profit could cover loans and personal drawings	<input type="text"/>
E	Do you take opportunities to buy inputs at lower costs? E.g. Comparing prices from different suppliers	No, I don't think about it	I will sometimes look out for good deals from other suppliers	I plan for seasonal deals <b>or</b> I compare prices from different suppliers	<input type="text"/>

Total

/10

# 5. Environment

By correctly managing and protecting the environment, a farm protects itself for the future and can make money in the present. The government is likely to put more incentives in place for good environmental management practices in the future, so get ahead of the game.



Look after the land, and the land will look after you.		 0 points	 1 point	 2 points	Score
A	Do you know how energy efficient you are?	No, I don't waste my energy on that	I keep an eye on my energy bills	I monitor, evaluate and act on my energy usage and efficiency	<input type="text"/>
B	Do you look after your soil health?	I don't really think about it	I follow some recommended practices	Yes, I have a soil conservation plan which I adhere to	<input type="text"/>
C	Have a look at the reducing emissions checklist on page 24. How many of these practices do you follow to reduce the impact your machinery has on the environment?	0	1-4 of them	4-7 of them	<input type="text"/>
D	Do you have a lot of biodiversity on your farm? A biodiverse farm will have 6 or more of the habitats listed on page 25	Not much, maybe the odd rat	There is some but it is quite patchy (around 3-5 different habitats)	The farm is very diverse, we have a wide variety of habitats (around 6+ different habitats)	<input type="text"/>
E	Are you aware of the Environment Agency's Farming Rules for Water?	No	I am aware of them but don't follow them very well	I am aware of them and follow them	<input type="text"/>
				<b>Total</b>	<b>/10</b>

# 6. Lifestyle

The main drivers behind a farm's success is the people who work on and manage the farm. Therefore, it is essential that farmers make their own health a priority if they want the business to be healthy. It is also important to consider that a person's wellbeing and health is more important than their job and productivity.



Life is not merely being alive, but being well.



0 points



1 point



2 points

Score

A	How often do you take time off the farm?	Never	Less than 7 days each year	More than 7 days each year	<input type="text"/>
B	Do you have a hobby away from the farm?	No, farming is my whole life	Yes, but I don't have much time for it	Yes, I make sure I do my hobby regularly	<input type="text"/>
C	What is your heart rate? Don't know how to take your pulse? See page 24	Below 40 bpm or Above 100 bpm	40-50 bpm or 80-100 bpm	50-80 bpm	<input type="text"/>
D	How often have you been bothered by feeling down, depressed or hopeless in the last 2 weeks?	Nearly everyday	Several days in the last 2 weeks	Rarely or not at all	<input type="text"/>
E	Do you have a balanced diet? Not sure what a balanced diet looks like? See page 26	I eat lots of fatty, salty and/or sweet foods	I tend to eat from the different food groups every day, but its not balanced	I have a balanced diet and eat 5 portions of fruit and/or veg and drink 2 liters of water every day	<input type="text"/>

Total

/10

# 7. Communication

Working on a farm can be a lot more isolated than other jobs. For many this is a pro of the job. But, there are still many people associated with the running of a farm such as family, consultants, suppliers and the community. How relationships are managed with these people can impact on a farm's performance.



## Even the Lone Ranger didn't do it alone



0 points



1 point



2 points

Score

A	Do you have a network of people that you trust for advice?	I only listen to my own advice	There is a small group of people that I trust to take advice from	There is a variety of people who I will take advice from which includes professionals	<input type="text"/>
B	How often do you feel lonely?	Often	Some of the time	Hardly ever or never	<input type="text"/>
C	Do you have a good relationship with the local community?	I stay away from them, and hope they stay away from me	I go to some community events	I am an active member of the community	<input type="text"/>
D	Has your family been the source of any stress over the last couple of weeks?	Severe stress	Moderate Stress	No or mild stress	<input type="text"/>
E	Is there marketing for your farm? Ways that you may market your farm are listed on page 24	There is no marketing	There is some marketing (1-4 items from the checklist)	The is a marketing plan for the farm which advertises its unique selling point (5+ items from the checklist)	<input type="text"/>

Total

/10

# 8. Assets

Most people have heard the phrase that farmers are asset rich but cash poor, because farms often have lots of land, machinery and buildings. If assets are correctly managed then a reliable cash flow can be generated from them. Looking after assets is also important as it can prevent you spending lots of money to fix or replace them in the future.



Managing a farm's assets well can increase its cashflow		 0 points	 1 point	 2 points	Score
A	Is your agricultural machinery managed correctly?	I only fix things when it breaks down	I maintain most of my vehicles to a good standard	I maintain all my machinery to manufacturer guidelines, and get them serviced when it is recommended	<input type="text"/>
B	Do you assess the costs and income from your farm buildings?	No	I maintain them to avoid them costing me a lot in the future	I ensure the buildings reach their full financial potential	<input type="text"/>
C	Do you know the current market value of all your assets	Nope	I know some, including my breeding stock, but not all	I have a fully costed inventory	<input type="text"/>
D	Are your assets insured?	The house is	I have basic cover	Everything is fully insured against all eventualities	<input type="text"/>
E	If you own land, do you make a 2% return on it? For rented land, do you make 5% return on tenant type capital (assets provided by the tennant)?	It makes a loss	No or I'm not sure	Yes	<input type="text"/>
				<b>Total</b>	<b>/10</b>

# 9. Management

There are many decisions involved in the daily running of a farm. Being able to make these decisions (or be confident that others are able) is a key part of managing a farm. There are many styles of management and the style chosen will depend on the situation and a person's character.



Deciding what not to do is as important as deciding what to do		 0 points	 1 point	 2 points	Score
A	Are you good at delegating and passing on roles or responsibility?	I do as much as I can myself instead of delegating	Yes, but I don't always trust who I delegate tasks to	Yes, and I trust the people I delegate to do a proper job	<input type="text"/>
B	For anyone else who works on the farm, have they been trained?	They got through in at the deep end	They learnt as they went along. I have given them some feedback	Yes, there was formal training when they started and they have opportunities for more	<input type="text"/>
C	Do you seek new opportunities for the business?	I avoid change and anything new	I will look at opportunities that present themselves to me	I seek new opportunities and new ways to improve the business	<input type="text"/>
D	Do you enjoy managing people and processes?	I hate it	I don't mind it	Yes, I am glad that this is part of my role	<input type="text"/>
E	Are you confident in your ability to make important decisions?	I often question my abilities and I am scared to make decisions	I can make important decisions but feel like I am making it up	I can make important decisions quickly and confidentially when needed	<input type="text"/>
<b>Total</b>					<b>/10</b>

# 10. Skills

Lifelong learning helps both a farm business and the farmer. We are never too old to learn and continually developing skills keeps are minds sharp as we age. There are many skills needed in farming so there is always something that can be worked on. But some of these are becoming increasingly important for a competitive and resilient business.



## Every day is a school day



0 points



1 point



2 points

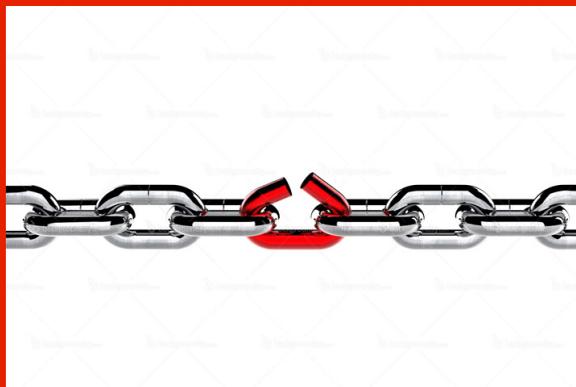
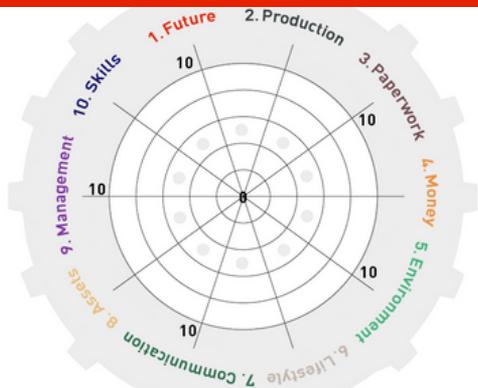
Score

A	How good are you with computers?	I am lucky if I can turn it on	I can do what I need to once I have been shown how	I am a computer wiz
B	How do you handle health and safety risks on your farm?	I don't worry about them	I am careful around the big life threatening risks.	I minimise the number of risks on the farm and ensure that myself and any workers think before taking risks
C	How do you describe your organisational skills?	I couldn't organise a "party" in a brewery	They are alright	I can efficiently organise complex operations
D	How many of these technical skills do you have? See page 25	0-5	5-12	12-18
E	Are you confident using the equipment and machinery on your farm?	I have never done accredited training (even if you feel like a pro)	I have done a little accredited training <b>or</b> I often don't feel confident in what I'm doing	I have undergone all required accredited training for equipment and machinery that I need to use

Total

/10

# WHAT NOW?



## 1 Take a look at your wheels

See what your wheels look like on [page 4](#)

## 2 Decide if there is anything you would like to change

[Page 16](#) will help here

## 3 Set goals

You are more likely to achieve your goals if you write them down and set a deadline. See [page 18](#).



## 4 Learn from others

Look into resources and events that may help you reach your goals. See [Section 4](#).

## 5 Monitor your progress

Review this booklet in a few months to check your progress on your wheels and goals.

## 6 Feedback

Please let us know if there is anything we can do to help with this process. See [page 29](#).



**The past cannot  
be changed. But  
the future is in  
your power**



## **TRACTOR WHEEL OF LIFE**

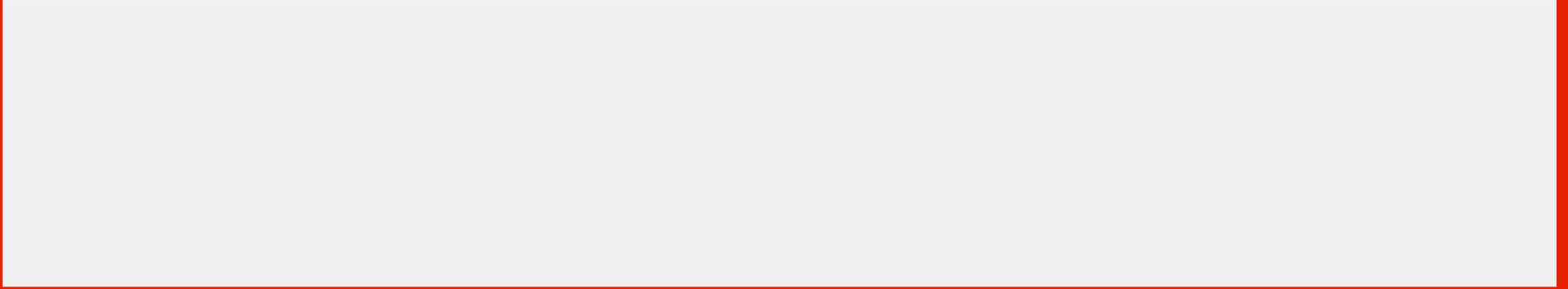
**Section 3**

# **Personal Action Plan**

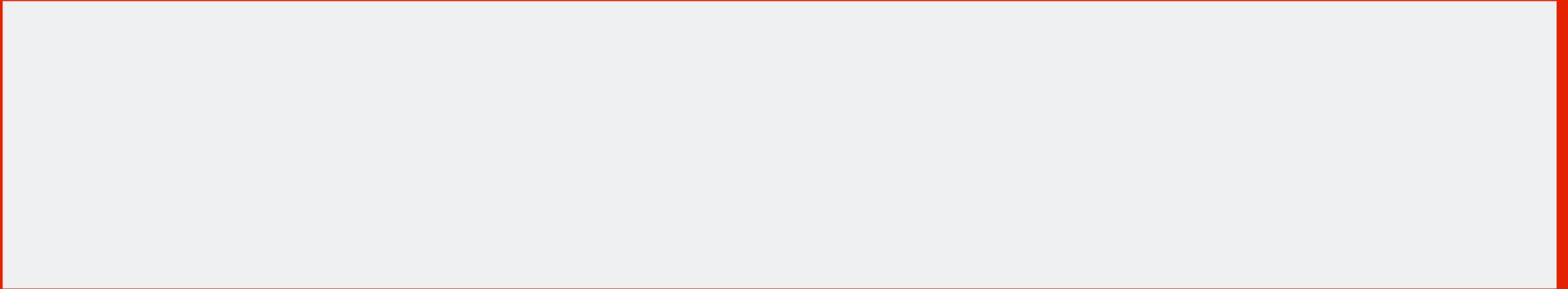


# Personal Action Plan

## Key Strengths



## Key Priorities



# Goal 1

<p><b>What do I want to happen?</b></p>	<p><b>Might there be any obstacles?</b></p>	<p><b>How could you overcome these?</b></p>	<p><b>How will you approach this?</b></p>
			<p><b>Target Date:</b></p>

# Goal 2

<p><b>What do I want to happen?</b></p>	<p><b>Might there be any obstacles?</b></p>	<p><b>How could you overcome these?</b></p>	<p><b>How will you approach this?</b></p>
			<p><b>Target Date:</b></p>

# TRACTOR WHEEL OF LIFE

## Section 4

Every question in section 2 relates to something in your control. You won't be able to change everything you would like to at once. But each small change will make a difference.

In the future we will have signposting information in this section.

Remember, no one is perfect and it is never too late. So be brave and make the change!



**2 Minute**  
FARMER

2minutefarmer.co.uk

Before 2008 the British cycling team had won **1 Olympic gold medal** in **100 years**. But at Beijing 2008 they won **60%** of **all gold medals** available.

### How?

Dave Brailsford introduced this principle:

“If you broke down everything you could think of that goes into riding a bike, and then improve it by 1 percent, you will get a significant increase when you put them all together.”



## 1. Future

- A → Farming Connect Succession Booklet
- B → AHDB weather pages
- C → Risk Assessment Worksheet
- D → 2MF - Meet Dave and Sarah (Other Forms of Income)
- E → Teagasc Worksheet

## 2. Production

- A → AHDB
- B → Farmbench
- C → BASIS
- D → Innovation for Agriculture
- E → Swarm Hub

## 3. Paperwork

- A → Cross Compliance Inspections - Youtube
- B → Management Software and Apps
- C → Stephens Scown LLP
- D → [www.voluntaryinitiative.org.uk](http://www.voluntaryinitiative.org.uk) and [www.www.nutrientmanagement.org](http://www.www.nutrientmanagement.org)
- E → Farm Office Handbook

## 4. Money

- A → Farm Business Survey
- B → FWI - How to Draw Up a Budget For Your Farm Business
- C → 2MF Diversification Blogs
- D → UK Agricultural Finance
- E → Comparison Sites such as Yagro and AgriSmart

## 5. Environment

- A → Farm Carbon Toolkit
- B → Swarm Hub
- C → Farming for a Better Climate - Energy and Fuel use
- D → FWAG SouthWest
- E → Magic Maps - [www.magic.defra.gov.uk](http://www.magic.defra.gov.uk)  
Environment Agency

## 6. Lifestyle

- A → Farmers Guardian - 7 Top Tips for Taking Time Off
- B → Get Active Cornwall
- C → Your GP
- D → RABI - 0808 281 9490
- E → [www.nhs.uk/live-well](http://www.nhs.uk/live-well)

## 7. Communication

- A → Cornwall farming community get together - [www.2minutefarmer.eventbrite.co.uk](http://www.2minutefarmer.eventbrite.co.uk)
- B → FCN & Farming Help - 03000 111 999
- C → Open Farm Sunday
- D → 2MF - Meet Dave and Sarah (Time to Talk)
- E → 2MF Marketing & Diversification blogs

## 8. Assets

- A → HSE - Working safely with Agricultural Machinery Booklet
- B → Find an Agricultural Valuer near you via [www.caav.org.uk](http://www.caav.org.uk)
- C → AHDB - Machinery Costing Calculator
- D → Rural Insurance Companies e.g. NFU Mutual, Cornish Mutual, Towergate Insurance
- E → Find a Land Surveyor near you via [www.ricsfirms.com](http://www.ricsfirms.com)

## 9. Management

- A  Ag Web - 7 Tips for Delegation Success
- B  AHDB - Training your Team for Business Success
- C  FarmCornwall Consultancy
- D  Share Farming
- E  Worshipful Company of Farmers Courses

## 10. Skills

- A  [www.learnmyway.com](http://www.learnmyway.com) or Check your Local Library for Courses
- B  Yellow Wellies
- C  AHDB Skills Webinar - Using your Time Effectively
- D  [www.nlbc.uk](http://www.nlbc.uk)
- E  Cornwall College Group - [www.cornwall.ac.uk](http://www.cornwall.ac.uk)

## Other Resources

The colour of the dot refers to the different topics in section 2. The matching colour will be in the top left of each page.

-  [www.focussedfarmers.com](http://www.focussedfarmers.com)
-  The Resilient Farmer by Doug Avery (Book)
-  A guide to farm resource management by non-technical skills in agriculture (NTSAg) (online leaflet)Q
-  NFU Business Guides
-  Facebook Forums

# Events

There are several events that you could go to improve each area. The colour of the dots represents what area of the wheel each event will cover.

## August 2020

**28th-30th**, Westpoint, Exeter  
Devon County Show



## September 2020

**10th-12th**, Royal Cornwall Showground  
Royal Cornwall Show



## November 2020

**11th-12th**, NEC, Birmingham  
Farm Business Innovation Show 2020

**21st**, Royal Cornwall Showground  
Cornish Winter Fair

**25th-26th**, Peterborough  
The CropTec Show



This page was created on the 6th April 2020. Due to the Covid-19 outbreak many events have been cancelled or postponed leaving this page a little empty. It also means that the dates here may have changed, so please check dates online if you are interested in going to an event.

If there are any events that you think should be added to this page, then please let us know via:

[2minutefarmer@duchy.ac.uk](mailto:2minutefarmer@duchy.ac.uk)

# TRACTOR WHEEL OF LIFE

## Section 5

Here is some extra information that might help you answer some of the questions in section 2.



**2 Minute**  
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## WHAT IS MY HEART RATE? For page 10

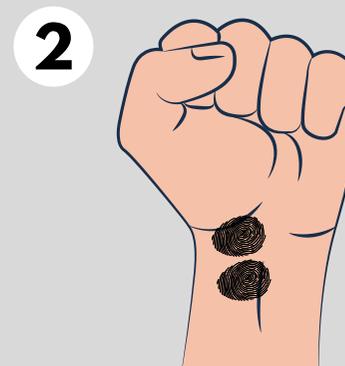
24



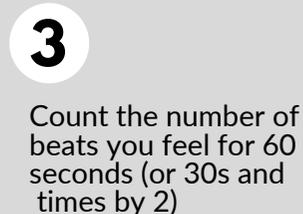
Find a timer. Also make sure you are calm (and not been exercising)



Hold out your hand with your palm up.



Press your first and second finger at the base of your thumb. Press until you feel your pulse



This number is your heart rate in beats per minute, or BPM

## REDUCING EMISSIONS FROM AGRICULTURAL VEHICLES CHECKLIST For page 9

Plan work to minimise journeys between fields

Service the vehicle the recommended amount

Confine vehicles to permanent tramlines or defined routes as much as possible

Turn the tractor off if its standing idle

Throttle down - gear up. Keep revolutions as low as possible, this could save 33% on fuel cost

Look for low CO<sub>2</sub> emissions or low specific fuel consumption when replacing farm vehicles

Chose fuel efficient tyres for the vehicle

**Number of boxes ticked:**

Taken from Farming for a Better Climate Website

## MARKETING IN FARMING For page 11

A logo

A clear unique selling point

A website

Meet product requirements to get the best price

Social Media Account

Talk to distributors about the value and selling points of your products

Have farm walks/visits

**Number of boxes ticked:**

# HABITAT DIVERSITY CHECKLIST For page 9

Biodiversity is dependent on habitat diversity, how many of these habitat types do you have on your farm?

Hedges



Trees



Stewardship Mixes



Scrub



Meadow or High Diversity Permanent Pasture



Stream, Pond, River or Lake



Farm Buildings with Nesting



Rough Grazing



Winter Fallow



Field Margins or Conservation Headlands



Number of boxes ticked:

# TECHNICAL SKILLS CHECKLIST For page 14

Fencing

Disease detection

Silage Conservation

Foot trimming

Tagging

Youngstock rearing

Grassland Management

Lambing, calving or similar

Nutrition

Data Recording

ATV driving

First Aid

Tractor driving and operating

Identifying signs of heat

Telehandler operation

Administering treatments

Livestock handling

Trailer towing

Number of boxes ticked:

# Eatwell Guide

Check the label on packaged foods

Each serving (150g) contains

Energy	Fat	Saturates	Sugars	Salt
1046kJ 250kcal	3.0g	1.3g	34g	0.9g
	LOW	LOW	HIGH	MED
13%	4%	7%	38%	15%

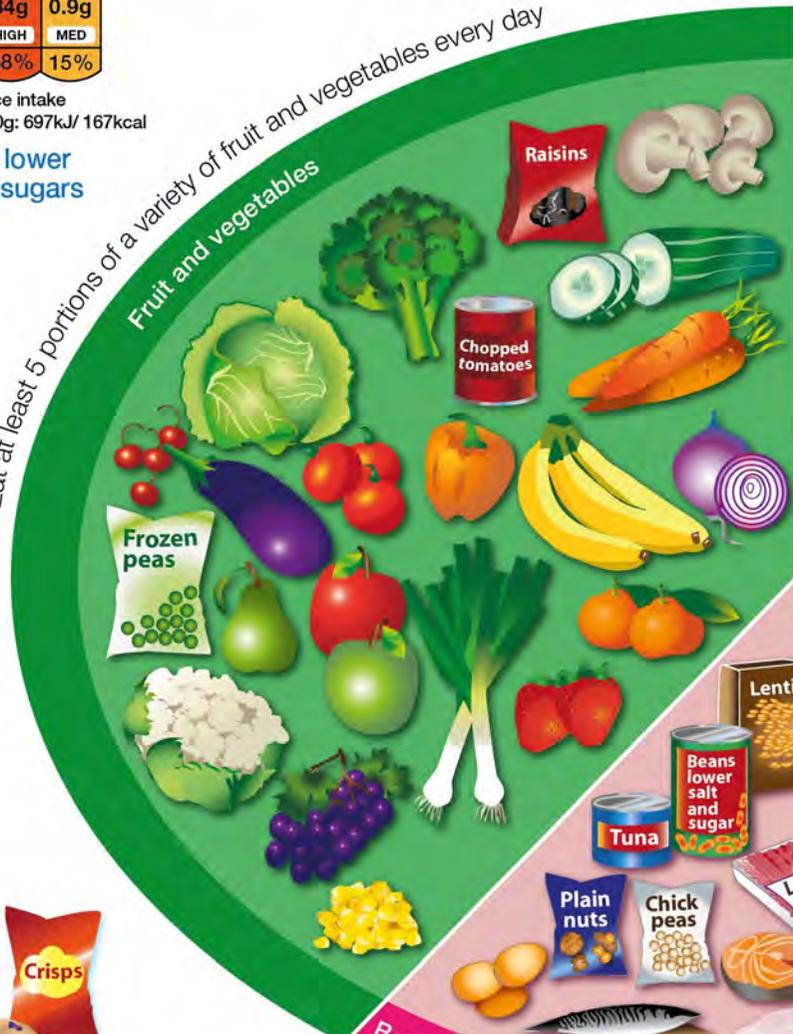
of an adult's reference intake

Typical values (as sold) per 100g: 697kJ/ 167kcal

Choose foods lower in fat, salt and sugars

Use the Eatwell Guide to help you get a balance of healthier and more sustainable food. It shows how much of what you eat overall should come from each food group.

Eat at least 5 portions of a variety of fruit and vegetables every day



Choose wholegrain or higher fibre versions with less added fat, salt and sugar



Beans, pulses, fish, eggs, meat and other proteins

Eat more beans and pulses, 2 portions of sustainably sourced fish per week, one of which is oily. Eat less red and processed meat



Dairy and alternatives

Choose lower fat and lower sugar options



Oil & spreads

Choose unsaturated oils and use in small amounts



Water, lower fat milk, sugar-free drinks including tea and coffee all count.

Limit fruit juice and/or smoothies to a total of 150ml a day.



Eat less often and in small amounts

Per day 2000kcal 2500kcal = ALL FOOD + ALL DRINKS

# Space For Notes



**For more information:**

**CONTACT US**

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# *2 Minute* FARMER

# Tractor Wheel of Life Prototype Version

## Our Collaborators

