

Nuffield Farming Scholarship Report

SUCCESSFUL FAMILY DAIRY FARM BUSINESS EXPANSION GETTING THE BALANCE RIGHT



Michael Kyle 2006

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Disclaimer

The views expressed in this report are entirely my own and do not necessarily represent the views of the Nuffield Farming Scholarships Trust, or my sponsors, or any other sponsoring body.

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Successful Family Dairy Farm Business Expansion

Getting the Balance Right!

Michael Kyle

Introduction

I started my farming career after leaving Agricultural College in 1988. At that time, my family were farming about 250 acres with dairy and arable land in Omagh, Northern Ireland. We gradually built cow numbers up to 340 from 170 in Omagh, and 100 cows in Southern Ireland - in more recent years my brother moved from Southern Ireland to New Zealand and is now milking 600 cows.

My wife, Lorrie and I and our two young children, Kate and Stewart, have made the move to Scotland to convert a dry stock farm into a 1000 cow grass based dairy farm. Present cow numbers stand at 630. The point of this is to tell you what can be achieved via grass based dairying and how my studies have led me to believe how one can achieve an effective profitable dairy business and still achieve a positive family life.

Executive Summary

The main messages I want to deliver are how to have an ever-expanding dairy farm business and still have a well-balanced family life. The family part, for us, cannot be compromised. The purpose of my Nuffield was to try and find the solution to this particular riddle. I guess that it is one that most ambitious people deal with all the time. What I found when I was away was that there is no magic corner of the world where these problems don't exist and most people have the same problems the world over. Successful business people, in fact everyone, has the same worries about their children, what other people think of their actions, the list is endless.



Conclusions

These are in no particular order, because it is hard say which is actually more important.

- Right breed of cow (important, important, important)
- Cow numbers are what drives successful dairy farm businesses - i.e. breeding large numbers of stock from own herd.
- Family life can be compromised if proper structures are not in place.
- Seizing opportunities when they arise and being in position to do so.
- Maintain a positive relationship with bank.
- Goals were set and achieved before moving onto to next stage.
- **Cash and simplicity is King. Never underestimate the cost of complication.**
- Everyone has different goals and though usually different from one another they all can be correct!
- UK has staggering natural resources, which are very much under-utilised.
- Staff recruitment and management critical.

UK Natural Resources

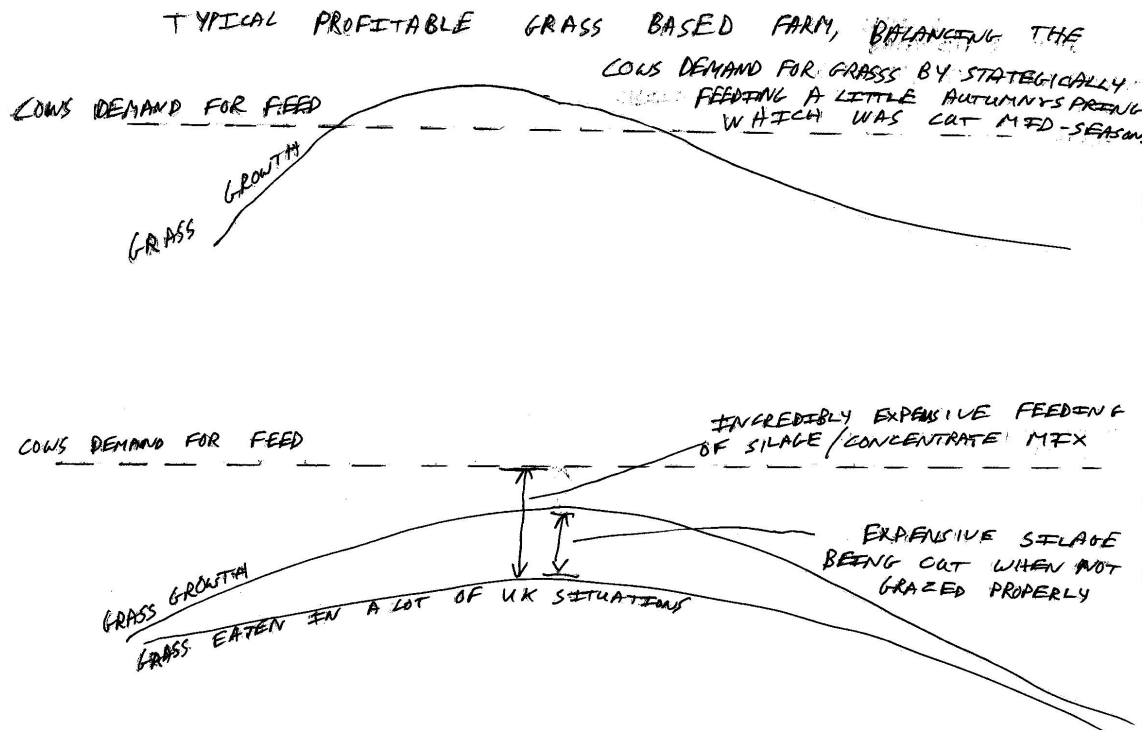
The UK has staggering natural resources that appear to be the best kept secret in the world! We have got a rainfall that many farmers worldwide would die for. We have a wealth of stockmanship skills that our industry here should be rightly proud of. We have land quality second to none which is absolutely brilliant for growing just about anything. We don't have erosion, either wind or flood (by and large!). And what do we do - lock our cows up in sheds for the longest possible time! One of the differences I have noticed is that business acumen between successful farmers and struggling farmers is quite large. The strange

thing is that the very farmers who have intense workloads to maintain a family farm scenario actually never really see their family grow up, whereas the more business minded farmers actually run their farm as a business and tend to see a lot more of their family. The point I am making about the 'better' business farmers is not that they are using grass because they on a particular mission, it's because they recognise grass as summer feeding to milk from and brassica crops in winter, is presently the most cost effective way of feeding cows. If some other feed came onto the market that was sustainably the same cost, I would be fairly sure they would use it and change the system accordingly.

Key Questions for the UK Farming Industry

1. How has the industry at farm level come to be so unprofitable?
2. How come we have a very undesirable average age of farmers in the UK?
3. Why are dairy farmers in general so despondent about agriculture?

In general the answers to all three of these questions can be summed up by Jim Van Der Poel in NZ. The UK dairy industry is simply not making use of its most cost- effective and valuable resource, grass. I, know , boring, boring, but consider this, grass based farmers in the UK rarely if ever, lose money, and have a good family life, as well as being able to continuously expand, should they wish to – **THEY HAVE CHOICES**. They have time to themselves, with working hours of little over 2000 on average for the year. On the profitability side of things the following diagram will perhaps explain it better.



Maximum Efficiency

Quote: The correct approach to managing and keeping a dairy herd, is to feed cows to their absolute genetic potential, and run the farm at 99% efficiency at all times. -- Absolute rubbish!! I can think of no better way of suppressing profitability and options for life. Production is vanity, profit is sanity! Mike Murphy. Rathpeacon Co Cork

I think where Mike is coming from is that perfectionism is a terrible ball and chain. How many families have grown up in the name of cows being fed, to their absolute potential, complicated feeding regimes, fiddling about with the farmer's favourite cows till they die of old age with a funeral! Also the inability to recognise that in most cases contractors can carry out a lot of tasks a lot cheaper and more conveniently than the farmer themselves.

Business Plan

My findings have shown that well-structured business plans with simple pasture based dairy farms are the farms that are leading the way. These are the only dairy farms who are expanding at a phenomenal speed, often held back by things such as not being able to find enough livestock or the correct farm, but rarely held back by finding capital to fund their next venture.

For many years dairy farming has become very much drudgery. For the average UK dairy farmer this means working a ridiculous number of hours, for little reward, other than to maintain a “way of life”. As each year passes their families grow up without having a decent family life. Farmers are leaving the industry in droves, or are leaving the country to move to New Zealand or elsewhere where the governments are more pro- farming. The same also applies to their employees, who if they stay long enough, succumb to the same fate. There has also been, particularly in recent years, a severe lack of financial reward for their efforts.



Farmers such as Arthur and Vicki Jones from Ngatea, New Zealand have simple farming systems in place resulting in a good lifestyle, for themselves and their family, with the cows working for them rather than vice versa. Farms such as this have high profit margins, retaining up to 60% of Gross Farm Income - and this includes everything (including heifer rearing costs) except for tax, and interest on term loans. It also includes a salary for the farmer and any family members working on the farm.

The first thing that I found was that the type of cow to harvest grass effectively was absolutely vital. This was invariably the Friesian Jersey Cross. This cow has the ability to feed herself, get back in calf, walk, produce 350 to 400kg milk solids per year, and live for an average 4.5 years all on the cheapest feed known to farmers - grass.



Leadership

Mark Townshend from Ngatea explained to me that success has a lot to do with leadership as well as resources. So the same follows for us in the UK. There are huge resources in terms of land. The UK could have the most dynamic dairy industry in Europe. But the importance of leadership is apparent in the business success that certain farmers reflect. I have learnt on my travels that perfectionism holds things back and stifles staff development. For me, in practice, this means allowing my employees to use their heads and try to tune in on this and redistribute this knowledge back around everyone again.

A very blunt statement made by John Hopkins, Nuffield Scholar was that the goal of any company is to generate profit and create wealth. This would almost be a taboo statement in the UK agricultural world. Yet in any other business, expansion, profit and wealth creation are commended.

New Zealand Grass Based System

A common misconception with the grass-based system is that farmers using this system are sold on feeding grass and grass only. What I was finding was that these individuals thought like businesspeople and the grass based system was one that they found delivered the best possible profit and return for the money invested, in addition to giving a decent lifestyle to all involved. The use of practical feed and financial budgets was absolutely critical to profitably running the successful farms I visited.

Once a Day Milking

On what I thought was a side trip to my study, I visited some farmers who were once a day milking. I say I thought it was a side trip, but I quickly realised, Neil and Eileen Bateup are different from other OAD (Once A Day) farmers that I have met in that for them OAD was a business decision rather than a lifestyle decision. They had found their profit has increased as well as releasing them from about half their hours of work.

OAD milk solids are the same as it was on TAD (Twice A Day) with a 15% lift in stocking rate. However, Neil reckons that they eat less per cow so the net result is that the same grass/kg is producing the same milk/kg. Neil and Eileen are already milking all Jersey and rapidly breeding for OAD. The result is that they are working towards needing only a 5% increase in the stocking rate required to maintain milk solids per/ha. Because there is extra condition on the cows the wintering cost is no greater in practice as there are no cows to have to extra flesh on.

They are doing 900kg/ha, with the obvious cost savings in labour. There are lifestyle benefits not only for Neil and Eileen, but also for their employees.

There are obvious flexibility advantages such as milking at whichever time of day suits, the farmers' day.

Reasons for starting Once a Day Milking

- Loss of good breeding stock on TAD whereas replacement rate has dropped to about 17% at this stage and will go to 15%.
- OAD cows will get over a feed pinch more easily.
- OAD gives the chance to breed better cows instead of good cows going away empty.
- Less lameness – cows can walk greater distances taking extra land if desired.
- OAD empty rate 3% in 10.5 weeks as opposed to 6% in 15 weeks with 10% inductions. One concern here was that although there was a 6% rate, there was a 3% rate with older cows and 12% with a lot of the first calvers. Cell count, often a concern for those considering the OAD route, was an impressive 120,000 – excellent performance – in best 15% of Fonterra. Dry cow therapy with the use of teatseal and some antibiotics

\$1.60 per kg MS costs with the same milk solids per ha. Why is this a difficult concept to get our heads around? I think it was at about this point in my Scholarship that I realised that just about anything is possible if you put your mind to it. If milk prices were to fall to \$3.00/kg again, I am quite confident, that the farmers here would find a way to handle the situation.

Take for example, two farms I visited that milked their cows OAD. The second farm was particularly remarkable when you realise there are two families living off a 450 cow unit and one of them is sharemilking. They have every excuse to not milk cows OAD. One of them, even by UK standards, is medium in size, but in New Zealand is small. That's a good excuse for not milking OAD, surely. The other has two families to support - definitely a good excuse. They both have to contend with some of the lowest milk prices in the world. How could they possibly think of once a day milking?

The biggest change on these farms is the mindset. I must admit, even with all this evidence being thrown at me, I still struggle with the idea. So long as the herd breeding is reasonably in the right direction, there is no reason not to do this. These farmers are still in the serious business of making money. Of course their lifestyle is a dramatic improvement on anyone milking twice a day, but the main driver for these guys is still profit. They have debt to service, a young family to bring up: in fact two families are being kept on the second farm and throw in a New Zealand milk price. From a labour point of view, we as employers could attract the best people in the country – there would not be a lifestyle to touch it, as well as the potential to earn money and grow equity. Properly executed, you would be turning staff away. Yet I struggle with the idea!!!!

Budgets and Debt

I have often thought that not only farmers, but also any businessmen are often most successful in seemingly the most intolerable situations, leaving them in a very strong position for the future. Hence the present position of well run New Zealand dairy farms, throwing off huge amounts of free cash. I have found in our own situation that we always seemed to have about 2p/litre of free cash available (after living, tax, principal repayments, pension and savings/life plans, etc.), regardless of our debt situation or the fact we are supporting one and a half families. The interesting thing is that I hear this from a lot of farmers, farmers with zero debt or farmers with 80% borrowed and all levels in between.

Mike Murphy and Con Hurley explained to me the old saying, 'If you always do what you always did, you will always get what you always got!' This can have a very positive or very negative effect on business or family life, but it is a critical statement. Now the really good guys have taken heed of the above saying* and when the output price rises the gap between costs and output begins to widen substantially. The basic reason I found for this, was that these farmers did not allow themselves to spend money on that they didn't need when things were tight. Also, in a lot of situations farmers who spend money on unnecessary stuff, also complicate their system, giving them more ridiculous work to do with just the same amount of free cash at the end of it all. The people in charge of extracting money from farmer's pockets should take up milk marketing in the UK! Farmers in New Zealand have to cope with a very diverse range of weather and ground conditions. They tackle these problems head on. They don't think about how something might not work out, the only view they have is making sure that it is definitely going work. They have to deal with everything from 150 inches rain to 10. They deal with tropical conditions in the north to snow in the south, yet the cows can survive in all these situations, without being inside at any time.

*Now what I mean about this saying is that a lot farmers (myself included, until recently), always seem to fall into the same trap of spending far beyond well meaning budgets, and leaving themselves continuously in the same position as they were in the previous year. Of course the really good business minded farmer actually achieves the desired effect by continuously sticking to the best business principles, getting what they always got! It surely follows then that farmers who are in the first category need to change!

The Dairy Farm Workforce

Large-scale operations are becoming increasingly common in New Zealand. These operations, like any sized farm, are rising to the challenge of the modern workforce. Employment on the farms I looked at in New Zealand was very much seen as a career, rather than as lowly general farm worker, who worked on a farm before he found a real job.

This often led on to some sort of equity growth, usually through livestock purchase going down the share-milking route, which in turn led into farm ownership. There were other ways in which equity growth came from other methods of equity building. For example, one employer who found his employee to be very poor with his financial management, set up to take his pay rise and set up a mortgage on a house which the employee then rented out.

In the UK working on a farm is often seen as drudgery, with little time off and poorly paid.

I found that best employers tended to be ones who liked to employ people who were better at doing the job than they were themselves. These were some of the main points outlined by employees:

1. They want to feed, clothe, and see their family.
2. They want good communication with their employers.
3. They want to be close to any relevant amenities.
4. They want decent working hours/conditions.
5. They want job prospects, and a path to show them the way.
6. They want to be well paid, not compared to other farm workers, but compared to their professional counterparts, with whom they attended school.
7. And they want it all and want it now!

This is what was explained to me to be the modern workforce. If we want the best people to work for us we first of all have to have a business, which is profitable, and cash rich. If we can provide the above, which at the end of the day is a fairly reasonable expectation for any career minded individual, then you can expect your employee to align their goals with the goals of the farm business.

The problem seems to be that employees don't want to take any risks any more. It seems to be getting harder to get managers to align their own goals with that of the farm/company they are working for. But then that is the challenge: how do we get the modern day farm manager to look past their salary? It would seem that equity share would be the obvious way forward. But again, the trouble is simply changing mindset.

The average guy looks to getting his home/family taken care of and does not want much more than that. The average employee/manager looks at his boss' business and thinks "how the hell am I ever going to get up there?" Is it that they don't want to wait; can they not see the path clearly enough in front of them; are we as employers not in tune with our employees, in that we don't give them the map to their goals? Do they even know what those goals are? This is the modern workforce. We can all talk about how many hours we slogged to get where we are now and wonder what is going on in the minds of these young workers. But it has been the same for years. As the world moves on, surely we have to keep up? There is no way we would milk thirty cows by hand nowadays. We want decent houses and facilities with good infrastructure nearby for schools, shopping, hospitals etc. and they want the same.

However that said, employees have to realise that if they are given the facilities they want, they have to perform. They will have to make it their business to find out what the farm/company goals are and if they are to make advances in their career, find out how to align themselves with these objectives. If they cannot align themselves they should find another job. I am still talking from an employer's perspective. How do we as employers break our own mindset? Communication or lack of it has to have a huge bearing on things. This is a very simple and obvious statement, but I think it is something that is often overlooked.

Different Priorities in Life and Work

I have heard a different take on every single farm I have visited. Every one of them had different motivations for doing what they do. Money/profit is often used as a scorecard in the very large businesses, whereas the amount of time spent with family is important to others. The point is that the people I visited are very focussed on what they want out of life. It doesn't matter whether it is a multi-farm business or just to spend time with their families – these examples of goals are equally legitimate. However, I have witnessed imbalance and I suspect that some are not just certain of their objectives. The happiest people I met were generally very good at what they do, had clear goals for their business and family, and whilst they were very interested in benchmarking themselves against others, they only did it to improve themselves, and it did not steer them off their original goals and they made no apology for this.

Leadership

Every business needs strong, decisive leadership, not dictatorship! A good leader will first listen to all ideas, concerns etc surrounding a particular issue – let the pros and cons knock about and then make the best call for the company – then have the ability to make sure the employees all fall behind and fully support whatever decision is taken regardless of their original position.

Over coming Disadvantages and making the most of Advantages

New Zealanders are brilliant at making the best of what they've got – they don't make excuses or blame others for their problems, in fact problems are simply opportunities to them. They do their best to turn everything to their advantage. Yes, they have advantages over us, but there are also many disadvantages. They have tougher environmental rules than us, but they don't see this as a problem, they see this as a necessary evolution for keeping their industry sustainable as

well as a marketing advantage. The point is that they do not try to control the things they can't; they find a way through it and come out the other side with a more sustainable future.

Every individual and every business is in charge of its own destiny – I am going to take a quote from the film 'Take The Lead' made by Antonio Banderas 'You can blame government, your parents, the environment, politicians and even if you find somewhere to correctly apportion the blame, it still does not take away from the core problem you had in the first place. So what are you going to do about it?' I am not suggesting that any of you learned readers think like this! But I do think it sums up a large proportion of UK dairy farming. As I said earlier, the successful and well balanced people that I met didn't care what other people thought, because they were sure of where they were going and never made apology for that. That didn't mean that they weren't trying to self improve and fine-tune what they were doing, it just meant that the main things they wanted weren't compromised. Also, they were always developing their goals but again the core stuff didn't seem to change.

I suppose that's what keeps employees happy with their jobs. Because the boss is very content in his life, there is a clear path for the employee in that his job can become a career. The fact that the best employers want their employees to be a step ahead of them, means that the employee gets incredible job satisfaction because he knows that the boss isn't threatened by him. Equity partnership/share-milking/profit share, etc is probably not enough on its own to hold on to employees. If there is a clear strategy or goal in place for that company/farm and there is a clear path to reach this, then employees will be far more at ease with their career, because although the end goal is fairly sure, the path to get there can be created by themselves because the employer has employed someone better than himself to find that route. There can be no better incentive than that for an employee.

Is there any place for these wonderful theories in day to day farming businesses where perhaps only one employee is used for example? It's difficult to get your head around, but I think it would be well worth a try. I myself am the worst at setting clear goals of where my business is going, but I do know our limitations and risks, which we are at the moment addressing. But seeing how the most content people work here I think that we need goals first – then give your business the chance to develop these. I don't think that we should be any different to any other business. Leadership is required.

Scotland – Our New Home

Since starting out on the Nuffield experience, our lives have become a rollercoaster with unbelievable highs and lows. About a week before leaving for New Zealand to do my Nuffield, Lorrie and I travelled to South West Scotland to view a farm that was for sale. We had been looking at different ways to improve our situation financially and socially for our family. Our farm in Omagh was fragmented and was a challenge to manage, having three main blocks all linked with rented land so we could walk the cows to most parts of it. We were paying over the top for this land, as well as treating the land like our own with regard to building up the soil indices at our own expense. Also, land was let on the conacre system, which really means we were only sure of having one year at a time. We were at that time, fairly sure that the most rented block of fifty odd acres was going to be sold within a few years and we knew at this stage that our business could not stand another possible £1m of borrowing which would be required to buy it. As it turned out, recently it has in fact been sold for just a little over the million. So really what we had was a house of cards with high debt, which was dependent on too many factors outside our control.

Hard Decisions Coming Right

The reason for doing the Nuffield in the first place was to see if we could expand our business in several satellite farms locally, training up managers on the home farm, then putting them on to the 200-250 cow units as the opportunities presented themselves, which were numerous. That was in late 2005, and having been successful in getting my Scholarship, in early 2006, I had my first taste of a journey, which set my family and myself on a rollercoaster of a lifetime.

Having spent time in the company of other Nuffield Scholars, in mid February, our busiest time of year (the fact that this was in this time of year almost prevented me from doing the Scholarship at all!), I quickly realised that there was definitely different ways to skin the cat. This was a turning point for us and we started to think in different ways. Hence looking at SW Scotland where land could be swapped at almost four acres to one in Northern Ireland. We found a farm, which had huge potential, with 870 acres of usable land all in one block, and seemingly endless opportunities for land available to lease to milk cows on.



Michael and Lorrie Kyle's Farm in Omagh



Michael and Lorrie Kyle's Farm in Scotland

The trouble with all this was that we loved where we lived in Omagh. There was a lot of emotional attachment, the family had been farming there for three generations, and of course all our family and friends were going to be left behind as well. The business side of the decision was a no brainer at the time, though looking back, it was a risky enough move.

We bought The Linns in July 2006 and put our farm on the market immediately after the deposit was paid. We had to change banks, as our old bank wouldn't do the bridging loan required to finance the new farm until our own was sold. The problem at the time was, our old bank wasted a lot of valuable time making up their minds not to help us and we had about three days to approach the Clydesdale and secure the money to make the bid. This was a close thing. I think we had an hour to spare before we could move to bid. All this was rapidly turning Lorrie into a nervous wreck while I was still in New Zealand carrying out my Scholarship! Lorrie placed the successful bid on the 25th July. It was a short time after this that I was told to get my ass on a plane and come home!

The Bank

Then we found that although the Clydesdale had agreed in principle to back us, a new account had to be opened before we actually paid the deposit, and sent us the necessary paperwork to sign, which we returned by a very expensive courier service, only to find that they weren't signed properly. This was the day we had to actually pay. We had to take the 4am ferry the next morning to Stranraer where we met our new bank manager at 7am who opened the bank especially for us!! At about 12.30 that day we got word we could pay the money. At 2.30 the money was paid! We paid all the money on 1st November and bridged from then until 21st December, which amounted to some £700 per day in interest!

The Milk Buyer

As soon as we had the farm bought we had a few fundamental things to sort out. We had always assumed that there would be a number of milk buyers in SW Scotland, but were more than slightly shocked to find we had a farm bought to produce milk, and our only choice was to supply another milk buying company, who would really have been quite bad for spring milk production. Then, by sheer chance, a few days before signing to some ridiculous contract with First Milk, we heard of a meeting that Caledonian Cheese were holding to start sourcing milk direct from farmers. They were looking for high constituent milk, from large expanding herds, and didn't mind spring milk production. We had our minds made up before we left the room, and it has been a very fruitful relationship ever since.

The Farm Development Plan and Execution

We then proceeded to plan and build an 80-bale rotary, lay 10kms of cow track, fence about 30 miles of electric fence, and fully water the farm. To date we have about 75% of this work carried out. We now have critical mass and will proceed to develop the rest of the farm over the next three to four years. I will not go into detail about this development, save to say what a certain Cork man said to me: “You will have a lot of surprises, most of them will be unpleasant”!! This fairly much sums it up.

This was pretty much the business side of things. All the important things - we found the farm we needed for our future, we managed to have the successful bid, we got our own sold and paid for, we found an excellent customer for our milk and by sheer good luck we are operating with one of the best milk prices in a generation. (We had done our original budgets on 15p/ltr –we continue to farm as if this is still the case). Pretty much everything else is detail, even if it doesn't seem like it on particular days!

Our Future: Our Business: Our Life

However, this is half the story. As I said earlier the business side was relatively easy – it was the personal emotions that were the real test. We were proceeding to sell our farm, which had been farmed for three generations in the most beautiful setting outside Omagh in Co. Tyrone. Our large two-storey house was built in 1840 and my grandfather bought Lisahoppin Farm in 1944, after returning from the war. He himself sold a farm, which had been in the family for some three hundred years, to finance Lisahoppin, and I recently learnt that some of his family didn't speak to him for many years after he sold his family home, proving hard emotional decisions are never easy.

We started to look at other options to improve the above financial situation, and try to leave a more sustainable future for both ourselves and our children. Whilst the Northern Ireland situation has improved immensely, a lot of bigotry still exists and will do for some generations to come. We did not want our children to be brought up in this environment. In fact when we were selling the farm, it was sold to a businessman of the opposite religious persuasion, and we were given a serious amount of flack from our own community. At least this is one thing less that our kids will have to put up with. Nowadays our family have friends and we haven't a clue what religion they are and couldn't care less!

Lorrie and I agonized over the decision to sell up. We knew it was the best

thing to do professionally and in many cases personally, but it was heartbreaking to leave. We had discussed the situation for a long time before the Linn's came for sale, then just three days, before leaving for New Zealand, we viewed the farm. We knew it was the right place, close to a good centre of population, good roads, the general infrastructure was good, beautiful house, and nice garden with potential, a good selection of schools, but it didn't make the decision any easier. I left for New Zealand and in between meetings Lorrie and I talked endlessly, in the middle of the night usually given the time difference, swinging back and forth on the decision, right up until the last moment. Of course in the meantime, we felt it best to keep it quiet from most people and this in turn left Lorrie with only a few people she could talk to about it. The rumour mill was in full swing (it never fails to amaze me how something so secret gets into the public domain!) e.g. with stories of us breaking up, we were bankrupt; Michael was buying a farm in New Zealand. Lorrie found this sort of thing very isolating and difficult to deal with.

Our immediate family were very supportive of our decisions but the local rumour mill and some negative feelings from different sources, put Lorrie in quite an isolated position while I was in New Zealand at the most critical time for taking this decision. Also, and perhaps most importantly, no matter how much we analysed talking to ourselves and other confidants, we were the only ones who could make this decision, and once the deposit had been paid there was really no practical way back.

Anyway the decision was taken and we moved the cows in late November and we ourselves moved on the 4th January 2007. It was very hard the day we drove off down the lane for the last time and made our way to the ferry with our what only could only be described as very mixed emotions –devastated to be leaving our home but full of hope and excitement for what lay ahead.

Finding the Right Balance

We have been at the Linn's for two years, and have made numerous good friends, immersed ourselves in our local community, social and business opportunities are proving plentiful and with hand on heart we have few if any regrets. We have had a huge series of highs and lows, but the decisions we made as we went along were very influenced by the different people I met who, having gone through similar experiences (often on a much larger scale), gave us the knowledge we needed to move forward.

We feel confident that we are on the right track to establishing a good balance between growing our dairy farm business and still enjoying our family and our

future. The Trehane/Nuffield Scholarship has, on reflection, become totally intertwined in our lives, and whilst the ultimate decision to move was our own, the Scholarship, in its many different guises, has been a hugely positive influence in our lives.

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Michael and Gwawr McGirr
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