

Carissa Wolfe and Karyn Cassar – Benmar Farm

Benmar farm – Working to strengths with determination



Karyn and Carissa

After more than ten years of planning, Carissa Wolfe and Karyn Cassar are now proud to lease a dairy farm along the Mid North Coast of NSW, Benmar Farm. This story is a follow up on the *Milk Flow* article published in March 2015.

Creating a partnership

Carissa grew up in the USA, primarily in the Rocky Mountains in Montana. She spent several weeks a year on her grandparents' beef ranch in California. Prior to discovering dairy on the NSW South Coast in 2002, she pursued a career in business management and finance, and worked in a technical position supporting a bank's - accounting department.

Karyn's family had small acreage on the NSW South Coast. There she became obsessed with cattle at age 14, getting involved with preparing, showing and judging beef cattle. Her start with dairy was simply because it was employment; then she found that she enjoyed it and took up the offer of an apprenticeship – thus settling into a dairy career.

Carissa and Karyn decided to pursue a joint business ownership rather than employment. Their mentors advised them to build a business from their passions and the foundations of what they knew. Dairy was the obvious choice. So they spent the next several years in the USA building a bank of knowledge and experience in the best practices of 'successful' dairy businesses.

Embarking on the Australian dairy journey

Returning to Australia, Carissa and Karyn had a strong desire to run a dairy. They embarked on an 18-month journey to research locations from Bega to the Queensland border, travelling 40,000 km looking at farm opportunities and talking to a large number of farmers.

“We have seen incredible, successful businesses that thrive because they hold to a value system, or a compass”, says Carissa.

In developing their business goals, Karyn and Carissa, along with their mentors, worked through various decision-making frameworks and found that integrity was the reason those businesses resonated for them.

Through the years, the partners find that they are happiest and fulfilled when they create an integrity between:

- consumers and food
- animal husbandry and the animals
- youth and farm life

“Our business return on ‘effort’ isn’t only the financial Return on Investment (ROI), it has to include our life satisfaction quotient as well.”

The end point they wish to achieve is to have invested their time and money toward a business that actively builds a healthy ROI (again, both financial and personal) for their partnership and families.

Karyn and Carrissa’s search ended in Hannam Vale, finding a farm site offering natural rainfall and a location accessible to an urban centre where they could enjoy the local cuisine and connect with an urban population to farming.

Being reflective

One of their mentors taught that what you know reflexively, that is where you make the best decisions, so the partners train themselves to be reflexive. For years they’ve challenged their thinking around dairy and business management, immersed themselves in it and constantly talked about it with team members including:

Budgets	Margins	Costs	Risks	Innovations
Breeding and health returns	Youth and farm life	Moving the sweet spot	Diminishing returns	Applying best practices from different industries, eg dairy, business

All this builds to a point where they instinctively and intuitively ‘see’ exactly what’s in front of them in a moment, and make reasonable assumptions on what is below the surface, though they can’t see the future nor the whole picture – like an iceberg.

Budgeting and cash flow

Carissa and Karyn budgeted for both nature (drought/flood) and the intense cash flow needed to start-up a business (including taking on a run-down farm). -

“The first year for every business is difficult. We focused on what we could do to make a difference.”

In their second year, they are now fertilising and building up the stock to their business plan. They have 84 milkers, 26 dry cows including springing heifers and 6 beef cows on a milking platform of 150 acres. The couple calve year round and plan to increase their stock as farm performance and soil health improves. They continue to grow as they realise the benefits of their investment.

Their 44-page business plan covers a twenty year period as they work towards their long term plans. Though they have a plan and are determined, they do not presume their plan will go perfectly and expect to adjust accordingly. However, they keep their motto, Winston Churchill’s “Never, never, never give up”, as a reminder to remain fixed on their goal.

“Some of the biggest challenges we face would be typical of most farms – cash flow. It bothers us to have this debt but we remain focused on the big picture

and that this is a bump in the road to get there. If we didn't have that plan and were just cycling in the day-to-day challenges of dairy farming we may not be resilient enough to get through our start-up," Carrissa says.

They believe it's in tough times that one draws on their established resources, often to a negative energy state – Karyn and Carissa report they have several planned exit points, things that **"if 'x' happens, here's the closing contingency plan"**.

Breeding and herd management

Animal health is Carissa's pet emphasis. If a cow has a health issue, -she is administered therapies to encourage her own healing as the underlying cause is dealt with. For example, if she is limping, the foot is examined within 24 hours and trimmed, which will cure 95% of hoof problems without the need for antibiotics. If the health issue doesn't resolve, they culture for the specific infection agent to determine the particular course of action. Veterinarians are a pivotal member of the farm team when health issues present.

Karyn's particular emphasis is on reproduction. The couple have a voluntary waiting period starting at 45 days for our Fleckvieh cows and 55 days for the other dairy breeds. They use a combination of Estroject Heat Detectors, tail paint and Paintstik to signify cows in heat. Cows are observed during the milking sessions and in the paddock during the day for signs of heat. The local vet comes in every second month for pregnancy checks.

The farm is managing to keep the herd's average days-in-milk between 150 -175. If a cow is deemed to be at the end of her productive life, she is with the farm until she is no longer profitable (this could be based on production, milk quality, reproductive status, etc.) and sold direct to the local export abattoirs.

The calves are no different to the herd and treated with the best care.

"Our calves are kept in undercover pens that house five calves and bedded with hay they then progress to grass paddocks based on growth rates/vigour. Fresh hay, calf pellets and water is available at all times. Calves are fed milk twice per day until weaning."

Currently the couple are working towards milking an all-Fleckvieh herd. Fleckvieh is a dual-purpose breed for beef and milk and is the second most numerous dairy breed of cattle in the world. Milk volume is between a Holstein and a Jersey, fat % is between a Jersey and a Holstein, and protein % is higher than a Jersey.

"The beef-factor has played a big part in our start-up just on the bull calf side alone, with there being more value in the calves."

Karyn calculated the return from those bull calves sold in a month, it currently represents 2.5 cents/litre extra across their monthly production. With the recent milk price drops announced and beef prices so good, the couple is glad to be rearing the bulls.

Managing the farm

"When we first came to the farm, we had soil samples analysed. Even though we applied fertiliser at recommended rates, we did not see the responses we were anticipating. We found significant compaction being the major factor."

The couple began to rectify their farm management issues with multiple 'tools'. They used an aerator over 12 months and are now seeing water penetrate deeper. Plant roots have also been observed to be growing further down. Karyn and Carissa also began planting tap-rooted plants that establish more vigorously.

The Feeding Pastures for Profit workshops gave Karyn and Carissa the confidence to initially reduce stock numbers to meet the farm's actual carrying capacity for that time and situation. They were unable to fertilise as planned, so they implemented an adjusted pasture management plan to suit the situation.

The farm's feedbase is predominately pasture with a concentrate fed in the dairy, supplemented with silage/hay as needed seasonally. Silage, when fed, is spread out over a great distance and in small quantities that allow all the animals to eat without being bunched together. When fed in this manner it reduces wastage.

Managing people

Benmar Farm currently employs one full-time employee, Mark, who regularly use Dairy Australia's [People in Dairy](#) website and the [ESKI tool](#) when it comes to finding information on staff. Mark is a fully-qualified mechanic, with no prior dairy experience. Karyn and Carissa believe it is important that he continually receives education and experience.

"Mark should have every opportunity to develop his knowledge and experience to reach whatever level of involvement in the dairy industry he wishes to achieve as well as to provide for our own work-life balance. Owner-operators should have weekends, too!"

The Future

Karyn and Carissa were fortunate to find a lease dairy that had good milking facilities. The dairy is a 16-aside, 90 degree, swing-over with headlocks. The couple would like to install automatic cup-removers down the road, potentially reducing milking time by up to 15 minutes per milking, which equates to 3.5 hours per week. This is a saving of more than one entire milking shift!

On-farm effluent is top of the list for a complete overhaul in the coming year. With leasing a farm, maintenance, repairs and improvements are the responsibility of Karyn and Carissa. They are mindful of where dollars are to be spent, both their own and those received through grant funding opportunities. They are looking at upgrading the effluent system to be a close-looped system which will reduce their water requirements as well as utilise nutrient wastes more effectively on-farm.

"We farm according to organic/biological principles, so if nutrients are balanced, there isn't a risk of negative environmental run-off. This isn't to say we don't fertilise, because we certainly do."

The couple have also fenced off gullies and bush areas, with more to be completed in the coming months. Extra water troughs have also been added to the farm, reducing cow traffic impact in certain areas. An extra rainwater tank has been added to the dairy for the dairy plant, with the plan to add more later this year.

Karyn and Carissa farm organically and are on the path to gain organic certification, which has always been in the plan.

Carissa says "This is how we choose to farm, with the added benefit of the resulting product that is in demand and considered of value."