

How To Live On What You Make with Lisa Kivist

David Crabill: Welcome to the Forrager podcast where I talk with cottage food businesses about their strategies for running a food business from home. I'm David Crabill and today I am talking with Lisa Kivist. Lisa lives in [Wisconsin](#) where she and her husband John, run an ecofarm / bed and breakfast called [Inn Serendipity](#).

I have known Lisa and John for a few years now, and I actually got to visit their farm a few years ago. It's an amazing facility that is completely self-sustainable. But Lisa does a lot more than just run her cottage food business and her farm. She is a major advocate for the cottage food industry. John and Lisa coauthored the book [Homemade for Sale](#), which is the most popular book dedicated to the cottage food industry.

Lisa is also very involved in helping women farmer entrepreneurs in particular. And she just spearheaded a project called [cottagefoodhomebakery.com](#), which teaches farmers how to create value added products from their produce and then sell them successfully. Lisa's also a public speaker, and she has been a major advocate for the cottage food law in Wisconsin.

So as you can see, Lisa wears a lot of hats. And with that, welcome to the show, Lisa. Nice to have you here.

Lisa Kivist: [00:01:21] Hey, thank you, David.

David Crabill: [00:01:23] So Lisa, can you tell everyone a little bit about yourself, where you live, and how you got started in all of this?

Lisa Kivist: [00:01:30] Sure. So my husband, John Ivanko and our family, we run [Inn Serendipity farm and bed and breakfast](#) in Southern Wisconsin and had been doing so for a good 15 years before really I even heard about cottage food opportunities. We do diversified vegetables and run this bed and breakfast and are all about sustainability and living lighter on the land and definitely all about the food and the local food.

And I first heard about cottage food back in 2010 when our state Wisconsin passed what we still call the [pickle bill](#), even though it's technically a law, which is still our law authorizing the sale of high acid canned items in our state. And I just found it fascinating. I had never heard about this. I assumed anytime you sold a food product, it needed to be processed in a commercial kitchen with all the commercial regulations, et cetera, et cetera, and really saw this as an opportunity for particularly farmers and rural residents like ourselves to add value to start side businesses and to be more sustainable as a business.

I always laugh about cottage food. It's like the newest oldest thing, right? It's, it's new in the sense of state laws and people learning about it through your work, and doing all of these things, but the concept of making something in your home kitchen and selling it to your neighbor is as old as community, right? You know, so I just found the whole concept fascinating and realized too, as you know, that there still are few resources for support for people wanting to start businesses.

And then that's what got John and I inspired to do the homemade for sale book and have been really active in cottage food and the community surrounding it ever since, particularly here in Wisconsin where we, we as we'll talk about how a little cleanup, but still have some cleanup to do as far as our own state's laws. But I am a big advocate of helping more folks start businesses sometimes literally this evening, right, in your home kitchen.

David Crabill: [00:03:37] I wanted to hear from you about why you and John got into this in the first place because your background started very different. Correct?

Lisa Kivirist: [00:03:47] True. We don't have farming roots or rural roots or grandma's farm we used to go to during the summer. Both John and I started after college and we met in Chicago working what my mom still calls normal jobs in corporations with cubicles and paychecks, right? And that was what we were tracked to do. But both of us in our own way and together realized early on that wasn't the lifestyle we wanted.

And really. Uh, a heartbeat through it all was a desire to be self employed and to call our own shots and our own schedule. And a big part for us was to be closer to the land and to be able to craft a lifestyle that reflected our values of sustainability and land stewardship and to be out in a rural area, which is really surprising and still shocking to my mom 25 years later. Because both of us were raised suburban kids, and there was an immediate connection though, when as young adults in our twenties escaping that corporate scene, we would go North to Wisconsin and camp and hike and bike and all those tourist attractions, but really felt a connection here. And it was both inspired by the land itself, but also this concept of living independently. And in our case with the farm, it was very much going back to the way our American farmstead has been historically, right, where it was very self sufficient. You raised most of your food, you made some cottage products and sold them to your neighbor, and you had that degree of real self-reliance that we wanted to recreate.

So, there's different aspects of our farm that reflect that. We run the farm on renewable energy and we grow diversified vegetables, but we're really all about the food. The BNB side reflects that in that it's a perfect opportunity for us on a regular basis to connect people to food and bring people into our kitchen and have that diverse range of guests coming out on the farm, so everything progressed from each other and the passion for cottage food fits nicely in there because I really see amazing empowerment and opportunity when people even dabble in the world of self-employment.

You know, if you're a cottage food entrepreneur, yeah, you don't need to quit your day job. That's not a requirement or anything like that, but even have something independent on the side, it's, it's more than just some extra cash. It is empowerment as a food entrepreneur that I think is a real game changer in our society because it's helping us be more self reliant and independent, yet connected to our communities.

David Crabill: [00:06:25] Well, it's one thing to have these ideals of wanting to move out of the city and start a farm and get closer to the land and all that, but it's quite another to make money while doing it right? I mean, how have you been able to find that balance between maybe quitting the job, moving away from that paycheck, but also making this work from a financial standpoint?

Lisa Kivirist: [00:06:50] Right. Well, it might've been a little crazy at the time, but for us, a big part of our story is keeping our expenses lean. And that has to do with things like raising our own food, generating our own power, et cetera. So it's interesting cause I think you see real parallels between that self-sufficient lifestyle and the cottage food side because in many cases, a lot of the things people do as cottage food products are things you're already doing in your own home. You know, you might be making your own bread, making your own pickles, et cetera. So it's an easy extension there. But we found, it's funny, my mom's still teases us, it's kind of like, how can you make a living in the middle of nowhere? And my reply is, it's that's not the right question. The question is, how can we live on what we make? And we find that really the less you need to earn to create what I call a good quality of life, a very good quality of life, there's freedom in that. And there's freedom in how and when you do things, and if you decide to take on a cottage food client, you know, or a market or something, it's your choice. And that's again, empowering.

David Crabill: [00:07:57] Right. So, I know that your cottage food business is a very small part of your business as a whole. I think you make money from a lot of different avenues, but can you talk a little bit about where that fits into the grand picture.

Lisa Kivirist: [00:08:13] You bet. So we have a, a variety of things under our Wisconsin parameters. So, uh, the high acid canned items, this dovetails nicely with the farm in that we can easily pick all what we have a lot of. So we've done cucumbers, sauerkraut, oh, pickled garlic was my new one from last year, and those were great as a sales to B&B guests as well as easily for farmer's markets. And then too on the bake side. I was already baking frequently with the B&B, but now it's the opportunity to offer that to B&B guests too. Or if you like what you had for breakfast, you can take home a dozen of them too. So it adds nicely into, our diversified income mix.

David Crabill: [00:09:00] And it's unique for you, right? Because you have a bed and breakfast, and I think you were starting to sell to your guests, but then the law was restricting you on where you could sell elsewhere. Is that correct?

Lisa Kivirist: [00:09:13] Right? So in Wisconsin, when I first heard about cottage food period through the [pickle bill](#), that was eye-opening and I started looking at other states and, well, gee, in every other state just about you can sell baked goods except Wisconsin. And as I know many of your listeners and followers are well aware that cottage food laws really changed because we cottage food entrepreneurs are advocating for them, right? You know, and pressing our elected officials and coming up with ideas of how things need to expand. So that was the classic case here in Wisconsin where a group of us got together and said, all right, we need a cookie bill.

And introduced it this, now my years are getting fuzzy, but a solid five years ago, it was around 2013, 2014, we introduced the [cookie bill](#) and it's a longer political story, but it bottom line its politics in that we hit barriers. We hit, elected officials who for various reasons, including campaign contributions from grocers associations and things like that, just didn't support it, wouldn't put it on the agenda for a vote.

And we were stuck because we were never bottom line going to get this for a vote even on the agenda in our House, and that was very frustrating. It's very frustrating, especially after a couple of years of working on democracy, right? And how bills are supposed to become law.

So fortunately we do have three branches of government, and we went over to the judicial side, and myself and two local farmer baker friends, with legal help from the [Institute for Justice filed a lawsuit](#) against the state of Wisconsin on behalf of this ban that existed on the sale of home baked goods. And another long legal story short, flash forward to October of 2017 when the judge did indeed rule in our favor. He officially lifted the ban on the sale of home baked goods on the principle that it was unconstitutional. That means as a citizen of Wisconsin, and basically all state's constitutions will read similarly, that as a resident of your state, you have the right to earn an honest livelihood and the government doesn't have the right to make arbitrary restrictions.

So to your point about the bed and breakfast, so I had been running for years a legally licensed bed and breakfast, and in most States, a B&B is pretty easy to get started. It's basically you're renting rooms in your house. You can serve breakfast out of your home kitchen. I don't need a commercial kitchen.

So it got to the point where, yes, I could serve you my pumpkin chocolate chip muffins, but I couldn't sell you legally the same muffins because of... food safety reasons? You know, that didn't make sense. That was an arbitrary restriction. So since October of 2017 we, myself and hundreds of other new home Baker entrepreneurs in Wisconsin have been legally baking.

We are under a quirky situation because those politicians I mentioned are still in office. So we do not have a law and probably won't for a couple of years. So it's, it's quirky and historic, if you will, that we can legally sell our home baked goods, but we do not have a law. Therefore, our department of agriculture cannot regulate.

So the silver lining to that is we have evolved to a very collaborative cottage food entrepreneur community in Wisconsin where we are educating each other and sharing information and really tried to steward those basic tenants of cottage food, right, of food safety and what does non-hazardous mean, et cetera, et cetera.

So that's been a perk. We'll eventually, eventually, in some new administrations, have a law, but in the meantime, we are legally baking on.

David Crabill: [00:12:57] Yeah. I've noticed that both in Wisconsin and Minnesota, there's been a strong community uprising from the onerous restrictions that both of your States had. And I see more involvement there than in most States.

Lisa Kivirist: [00:13:12] Minnesota in particular, kudos, has, in the last couple of years in particular, had a very collaborative process where different players can come together around the table, be at the Minnesota farmers market association and the health department and other entities to gather input and work collaboratively and you see that in other States too. I commend those States that can pull that off because it's often hard to get everybody around the table and looking at the same end vision of how do we help foster

small scale entrepreneurship, but how do we do so in a way that understandably protects public safety?

That's, that's great. Great when it happens. But in the meantime, a lesson I learned here in Wisconsin to share is if you hit undo barriers like we did, just, you just can't take no for an answer. We still do live in a democracy and there are other ways to get to that end goal, it might take longer and a shout out of appreciation to the [Institute for Justice](#). They are a nonprofit law firm that takes on cases like ours that exemplify how people are burdened by undue regulation, which was our case to change that. But again, there always will be changes. There always will be improvements needed in state's laws, and it's our duty as cottage food entrepreneurs to bring those forward.

David Crabill: [00:14:39] Well, I'm sure there are giving a number of people listening here that are going to be inspired by your story and either they've started a farm themselves or they're thinking about it. Can you take us through those first years or so and were there any times when you really doubted whether it was going to work?

Lisa Kivist: [00:14:58] Yeah. Sure. Well, we. We started on the produce growing side. We were baking from the start actually too, for the bed and breakfast. So part of our story that led us through, particularly those initial first years, is what we were talking about, of keeping things lean, you know? And when we started the farm, granted we were a couple of years fresh out of college, but we were at a position where we could start debt free in the sense of we could pay off our student loans. We had enough money and enough normalcy of W2's on record to get a mortgage for the farm and then jump in and that proved to be a lot because it just gave us the freedom to experiment a bit more. You know, we didn't have debt or other things aside from the, the farm itself to, to worry about. And it also got us, kept us going. I think you need that fire, if you will, to meet your goals. Or if you know, you need to make that mortgage payment right? Income is needed and how do you do that? So it was, it was a fun, but, hardworking couple of years in a different way than it is now. Farms are always sure labor intensive, especially as we sit on the cusp of spring and planting about to begin.

But with all of these things, I truly think they need to be a labor of love or you might want to reconsider where you are. If you love being outdoors and you love having your hands in the soil as we do, great. If you love being in the kitchen and hands in the flour as I do too, great. There's a lot of room around the table for all of that. And that's too where I keep just loving the whole cottage food entrepreneur concept because I just see too many people who are in day jobs they hate, you know, they don't like that are not right for them and go home and as a hobby, create all these beautiful things out of their kitchen.

And lo and behold, that can be the start of your business, right? And as you know, there are so many increasing regularly daily success stories of cottage food entrepreneurs who started in their home kitchen, who went bigger, right? A storefront, a commercial kitchen, a contract for a store, whatever it may be. That's huge. That's getting people out of situations that are draining into ones that are exciting and inspiring.

David Crabill: [00:17:23] Do you ever get tired of the farm life or doing the same thing over and over again every year? Now that it's your full time thing.

Lisa Kivirist: [00:17:32] Sure. Well, we still have a good diversity of projects going on and the writing balances with the farm stuff. What really helps me here in Wisconsin is the fact that it's seasonal and it's not everything all the time. And out in California where you are, things are different. They never really turn off.

So the winter months are a good time for us to travel, get out to warmer climate sometimes, but to do something different and then come back ready for the season. So the season here is, sure, summer's busy. But it's, it's fast and intense and then fall comes, right? And winter again. So the seasonality really helps me keep things in attemptive balance.

David Crabill: [00:18:17] Okay. Well, I do want to talk a little bit about what you've learned in selling your canned goods. Where do you sell your canned goods, and are there any tips or tricks that you could share with somebody who's thinking about doing the same?

Lisa Kivirist: [00:18:33] Sure. So we sell to B&B guests and, and some markets, and I say some just because with the B&B side and other responsibilities, we're not, like the regular market sellers in the sense of we have a market we go to every Saturday. So, but that's it. We found that pop up markets and things outside of the farmer's market realm sometimes work particularly well for cottage food products and canned items or baked goods.

For example, holiday markets in the Christmas time and specialty markets like that where they would also have artisans or other crafters or things. When people are thinking about gifts for the holiday season, that can work really well and bring in a higher price for canned items and any cottage food item because people are thinking about gifts, right?

And if you're giving something to someone, you've got a different price scale than if you're just feeding your family, right? So for example, I have done pickled pumpkin, which is an old Estonian recipe from my dad's side. My dad's from Estonia, which is different. It, it is actually a little sweet. It has some cinnamon and cloves and the pumpkin is chunked and stacked in the jar. And this is one that I would always need to sample at market cause people just don't know what it is or couldn't even really imagine the taste. It has a very distinct taste. It's not for everybody. However, I've done well with that, when I bring it in particular to a holiday market, because people like seem to, I don't know why, but like the people seem to have a senior male relative. Uncle Joe would love this. And so they buy it. I don't care. But it's something unique and different that people can think of somebody in their family who would like it as a gift. So that is another option that I found good for selling is being more selective and targeting those higher end shopping markets for items.

David Crabill: [00:20:40] What types of items are you generally bringing to one of these markets?

Lisa Kivirist: [00:20:45] Well for us, it's a little more eclectic because we also have [our books](#) as well, but of the canned items we've done, pickles, sauerkraut, the pickled garlic, the pickled pumpkin, and been experimenting with different baked items. I myself, I love to

bake, but I'm not a like a cookie decorator or a pretty cake maker, or I admire all the good work those cottage food entrepreneurs are doing.

I'm more of a, a home Baker, if you will. So I have developed a recipe for a [Latvian sourdough rye bread](#). So Latvia is where my mom's from on the other Baltic side, and in the Baltic countries, rye bread's like a religion, you know? It's a thing, right? So this is a very specialized rye bread that has a slow ferment, and it, it's called *saldskaaba-maize* in Latvian, which means sweet sour bread, so it has even a little bit of brown sugar. It's a unique taste, but it's a very hardy, dense bread. It is not from my end high labor in that it just takes time. The dough rises slowly again, it ferments for a couple of days, et cetera. But I found that to be good, particularly at some of these specialty markets where it's just a unique product. You know, nobody else is selling it, and it, is something that people are willing to try out.

David Crabill: [00:22:08] So have you found that when you can find. Something that's truly unique in the market that the market goes haven't seen before, that that's what works the best when you're selling?

Lisa Kivirist: [00:22:20] It can be most definitely, especially, especially if it's something tasty as well, right? Where we live in Wisconsin, there are a lot of Swiss people. Historically, it's a big Swiss area. Well, it was more so a hundred years ago, but we still have a lot of our Swiss cultural roots, and so at some of the local holiday markets, bringing Swiss specialty cookies are unique.

Nobody has seen them, or in this case, a lot of folks remember their grandmother making them, right? So it's something a little, a little different there as well, but it's always a experiment.

I think that the biggest challenge for me, and that I see amongst particularly home bakers is pricing. Is finding that sweet spot between what people will pay and what your product is worth, right? Because we tend to undervalue our time and there's other that breaks my heart more when I'm at a market or something and I see somebody selling something that I know took a lot of time and talent to make a beautiful decorated cookie or cupcake, and you just know the price doesn't reflect that. So it's something to always have on the forefront of having it all add up, to, uh, a sustainable aspect of your business.

David Crabill: [00:23:35] Well, it can be hard when you're trying to price competitively to the grocery stores and such.

Lisa Kivirist: [00:23:41] Oh, you bet. Don't go there. That's the biggest message. We are not, we're not competing against the large scale grocery stores, right? And that's always a hard one. When somebody comes up to you at market and is like, Oh, I could get this, you know, at the pick and save for.... Great, you go buy that and it is a different league of bread, cookie, cake, whatever, right? We are talking quality and handmade and homemade and all of those things that the grocery stores can't offer, but it will be at a different price. And it's cultivating and curating that group of clients who appreciate that and who, can value the time that you put into something.

David Crabill: [00:24:25] So walk us through what you price your products at now, or maybe what you priced them at initially and then how it's evolved.

Lisa Kivist: [00:24:33] Oh well it's, it's hard with pricing cause I think, I mean we're in a rural area. I could probably double price if I was in an urban area. Do you know, I think it's, it's, it's tricky there. The loaves of bread, for example, we sell those for \$8 a loaf usually, which is it's a, I mean, it's a pretty dense loaf of bread. I frankly think that's a very good value, but that seems to be the sweet spot I find here that folks will pay for a specialty loaf of bread.

David Crabill: [00:25:01] Do you find that you're making money on this or is it more of a labor of love for you to do the markets?

Lisa Kivist: [00:25:10] Oh, no, no. Yeah. Well, I personally think you have to make money on it or else it's a hobby, right? With some perks. So, so, yeah, I mean, that's, that's for me, the price point that I can make money on it. But for me too, I understand your question in that I find markets a lot of fun and for me in my work, things cross over and I meet people, I talk to people, I talk about other things. You know, there's a lot of other layers to these sort of events, but still I need to evaluate them from the bottom line of this needs to be a profitable effort for my business.

David Crabill: [00:25:46] So do you find there's just not that much demand for generic, a baked goods like muffins?

Lisa Kivist: [00:25:52] Well, generally, I mean, that's, yeah, I think muffins. I, yeah. I think if you, you know, you put frosting on it, you dress it up a little bit, you put it an interesting packaging that will definitely help. But a dozen muffins are not as interesting to shoppers as an impulse buy, perhaps, as beautifully decorated cookies, you know? A lot of these places indeed are impulse buys, right? So it needs to be something that is both appealing, unique, and different enough that people would be willing to put down some cash for it.

David Crabill: [00:26:32] How often are you going to the markets? I know you said it's not a regular thing, but how often do you generally get out to them?

Lisa Kivist: [00:26:41] Oh, we'd maybe every other month or something, six a year? Not, we don't do a whole lot of markets per se.

David Crabill: [00:26:47] So you're not able to capitalize on like recurring customers or anything like that?

Lisa Kivist: [00:26:52] Right. Yeah. That would be a different, a different group. We do some local sales of the breads, for example, where, yeah, we've got some local folks who order, repeatedly, but yeah. Yeah. It just, just doesn't fit into our business or lifestyle mix for more regular markets, but I could see that appeal. That's great. Great, if you can do that.

We have, for example, where we are here in Wisconsin, a lot of CSAs, the community supported agriculture, where folks buy a share into the farm and then get weekly, traditionally weekly produce deliveries, but increasingly farms now can offer, like for example, a baked good share.

So offering a loaf of bread with your vegetable delivery for X additional dollars is a really good way to add value to your farm and your CSA and provide a product that your members appreciate.

David Crabill: [00:27:52] So one thing that I've always thought was fun is the way that you name your products. How do you come up with these product names and you can you share a few of them with the audience?

Lisa Kivirist: [00:28:03] So back to that rye bread. My name is, well I'm sorry, my name may be a little more creative than I give it credit. It's, it is a [Latvian sweet sour sourdough](#), but I do put the, the Latvian word of that *saldskaaba*-maize on there. But something I started doing on a whim that gives a little bit of a unique look to it is I have it in a cellophane bag, that's basic. But I wrap it around the middle with a red, thick, wide ribbon, and then a white more narrow ribbon in the middle, which is basically the Latvian flag, and that gives it a story, gives me something to talk about it amps it up a little bit on the packaging note for a premium priced loaf of bread. And in a good way with a lot of these things. There are things I had around the house anyway. Do you know, we were doing an event and I was looking at the bread going, it needs something, and sure enough, I had all this ribbon at home just sitting there. So that was a easy way to give the bread a more unique look.

David Crabill: [00:29:07] I know from interacting with you guys many times, like there aren't. Very few people who are as environmentally conscious as you guys are, and I know for a lot of people it's a little difficult when you're selling something and you have packaging and you're trying to stay environmentally conscious, but you also want something to look nice. How do you balance that?

Lisa Kivirist: [00:29:30] Sure. Well, we have found, and on [that resource](#) you had mentioned in the beginning, and we can talk more about this, of the supporting folks who want to start a farmstead bakery. We had a team of people working on that and someone took on packaging and there's a resource list on there of packaging vendors and specific supplies that either use recycled content or are compostable. So I called it cellophane bag a minute ago, which it technically is, but it's a compostable version. So that helps a lot. And then too, as I was saying, there's a lot of things that I find I have around the house of these red and white ribbons that are recycling at its finest to give something a bit of a look, and it's a bit of a, I don't know, a dance between finding what will sell. Finding packaging that is environmentally conscious and not unnecessary, if you will, in the sense of too much too often. But too, one has to also look at the integrity of your product and how somebody can take that home and do it in a way that is both food safe, but also preserves the actual item, do you know and doesn't mush and doesn't fall apart or, so there is a role that good packaging plays in that.

David Crabill: [00:30:54] Yeah. I know that you've helped create a lot of content and information and guides about packaging and labeling, so I did want to hear a little bit more about that, so that's very helpful.

Lisa Kivirist: [00:31:06] Yeah. So this new project we have, with a team of women, farmer friends of mine in Wisconsin here is under a SARE Farmer Rancher grant. So SARE is the

Sustainable Agriculture Research Education. It's the sustainable ag division of the USDA. And I just give that for quick context because what I'm talking about, we designed for farmers, but it is a free resource that we would love anybody and everybody to access to really help people both have a sustainability element in their cottage food baking business, and also a local foods element of using more of what we're growing, be it on your farm or your garden.

Often using fresh produce in baked goods gets complicated because the produce has such a high water content that the end product can be suspect that it meets the non-hazardous criteria with water activity. So zucchini is a good example of that because it's so high in water and we all know, like that loaf of zucchini bread, right? It gets a little gooey in the middle and can potentially be not food safe. So this is what inspired this project of developing recipes that meet the non-hazardous criteria, also tastes good, might I add, and importantly use this produce. So we found some hacks along the way on the website, that cottage food home bakery site, you'll see a database of recipes, so you can see what, what item, you have a lot of apples, beets, et cetera, and plug it in and find some recipes that are all tested. And the lab reports are on there. So, we found some hacks where, for example, with the zucchini, if you shred it and you add a little salt to it, it'll drain the water out so it helps on the water activity level, and then it boiled down to tweaking the other ingredients. So it still has that moisture content, so increasing the oil or other elements so that it's both a moist, tasty product, but importantly, non-hazardous.

So that's one piece of that project. And then also on the packaging and display aspect of if you're bringing your small batch of baked goods to the farmer's market, you're bringing your two dozen whatever, that it doesn't look like the Boy Scout bake sale, you know that it looks professional and reflects the artisanal product that you've created.

So, getting folks off of saran wrap. I see way too much saran wrap at farmer's markets and yeah, okay, that's what you use at home. But when you want somebody to buy something, and more importantly, if you want somebody to pay a premium for something, you need to up that a little bit. So on this website, you'll see resources on specific suppliers.

There's a lot of good options there again, that use sustainable principles, recycled content, compostable, etc. And too, it's that marketing fact, definitely we've learned it, that small and cute sells, right? And you could take your, your dozens of zucchini muffins and sell them and it's all fine and they are tasty, but they're really just not, I found that interesting. But you take those zucchini muffins and you put some frosting on them and you put them in individual boxes. Well then you've really upped the cute factor. They look like gifts, right? They look like something special and tasty, and it may be something to experiment wherever you might be in your own market to see if something like that might bottom line increase your bottom line with some higher price sales.

Also on the [cottagefoodhomebakery.com site](http://cottagefoodhomebakery.com), all the resources are free and there's a free webinar that gives you a project overview too of our learnings in doing this. And we're hoping to keep it going and keep more recipes peppered there and, keep getting more local ingredients, things from the garden and the farm in cottage food products.

David Crabill: [00:35:01] What kind of customers do you typically interact with? Do you find that a certain type of person likes to support you and buy your products?

Lisa Kivirist: [00:35:09] Sure. I find for me that authenticity element of people wanting to buy direct from their farmer buy direct from their producer is huge. And that's a win win. You know? Those are the kinds of people who appreciate what I do, are willing to pay the price, or not question the price and that I know share my values there.

So, so that's a big one. We farm organically. We use as much as we can find organic ingredients in the baked goods and products. So that is also something we talk about and that appeals to an increasing number of people. So yeah, I think it's, it's bottom line, people who appreciate their food and their farmer and understand what we're doing and how we're doing it.

David Crabill: [00:35:54] I'm just wondering for somebody who wants to label their product as organic, I know that there are regulations around that and you would know better than me as to. What might be required to get that organic labeling?

Lisa Kivirist: [00:36:08] Sure. Well, the organic labeling, it's different for produce versus products. The easiest true thing to do is just in your ingredient list, if something is organic, to label it as such, you know, and it's, I'm hard pressed to get everything organic, but even something is an important step and something to communicate to your customers.

David Crabill: [00:36:31] And if, the ingredient is organic, you don't need to do anything special to get approval to put that word in your ingredient list?

Lisa Kivirist: [00:36:39] Well, the producer would have already gone through that. So for example, if you're buying organic flour, the producer of that flour would have gone through the necessary steps to verify it. You can't just put as a food producer separate from cottage food. I'm talking about people who are producing ingredients or a farmer that's selling organic produce.

You can't just put that label on it. There's a whole certification process and regulations behind that. So by choosing organic ingredient producers, you can, you can rest assured that that is an organic product if it has that, you know, green and white seal on it from the USDA or others. So, so yeah, but I mean, you, you'd be worth checking with your own state's regulations if they might have other specific requirements regarding how things are labeled and use of the organic word.

David Crabill: [00:37:28] Right. So for most people, they're going to be buying organic products, and then they can use that word organic on the ingredients list, but then I don't think they can put that on their product name.

I remember having a conversation with you awhile ago and you talked about how your farm and your income streams were similar because you get income from a lot of different sources. Can you share a little bit about your philosophy behind that?

Lisa Kivirist: [00:37:58] Sure. So we run a pretty diversified operation here. We were calculating last year we received over a thousand paychecks. But before let me explain the sense of most of those were small. You know, somebody bought some jam or stayed a night at the B&B or bought a book or something like that. But there's a real strategy behind diversification, whether you're on a farm or even your own business of having a variety of products where there, there's just strength in that because if something doesn't work, something doesn't sell, you've got something else to fall back on. So for small scale farms like ours, yeah. Cottage food businesses really fit nicely into the diversification philosophy because they add value, especially if they're taking things that you're already growing.

Perhaps those slightly blemished pickles, right? That couldn't make it to sale at the market, but they could be transformed into cute canned pickles or something else. That's a great way to expand your sales base and structure it in a way that is just more solid, long-term.

David Crabill: [00:39:08] And I remember you likening the diversification to nature as well.

Lisa Kivirist: [00:39:14] Ah, yeah, you're exactly right. Mother Nature does that, right? She doesn't plant just one seed or drop just one acorn or anything like that. So it truly is a land inspired, sustainable approach to things, to not put all your eggs in one basket and try out some new things and see what sells, what you like to do, what you do well, how all those things fit together.

David Crabill: [00:39:40] I know that you do a lot of speaking and workshops. Can you tell us a little bit about how you are involved in the community at large?

Lisa Kivirist: [00:39:50] Yeah, so whenever there's an opportunity really to in particular talk about cottage food opportunities, I am always on it. We just wrapped up here a season of farming conferences, which are often in the winter months, and in my work with women farmers, there's always ways to pepper in cottage food, so I do a lot of that.

And then we started doing a couple of years ago, some intermittent workshops on the farm of just how to start your cottage food business. And I really love doing those because as I was talking about earlier with Wisconsin and the lawsuit and all of the history. Needless to say, it's confusing, because it can be intimidating to jump into something like this, especially if you really don't have specifics coming from your department of ag. You know, people understandably want to do the right thing, but they just don't know. So we do three or four of those a year here on the farm, which is super nice.

I get people to come over directly into my kitchen, and it was interesting when we did the first one, it didn't even cross my mind. But we had, we usually we cap it at about 10 people, we do it in the farmhouse. And all these people were talking about their amazing baked goods and what they did and what they wanted to sell.

And we got hungry, right? So at future workshops it was a totally open-ended and definitely not required, but it was left that, Hey, if you want to bring some of the things you bake your specialties for folks to sample, please do. And so that's evolved to like a great tasting session and sharing and sharing ideas.

That's what, too, David, on the sharing of ideas amongst particularly bakers or any cottage food entrepreneur, is we really have the opportunity to be super cooperative and supportive because we're really not talking about competition. Do you know? We're probably not at the same market. We're all at different events.

I see that amongst the food entrepreneurs now in Wisconsin is we're spread out throughout the state and what you might be doing down South is an idea that could spark someone else's business up North, and that's great. You know? That's a way to really champion each other that doesn't exist in other businesses I don't think, or industries.

David Crabill: [00:42:03] Yeah. You've certainly done a lot to help with the collaboration of so many people in this community. So at those workshops that you do on your farm, what are some of the initial things that you help guide people when they're trying to start a business like this?

Lisa Kivirist: [00:42:20] We start by going over basically an outline of the key elements in the [Homemade for Sale book](#), which are basically what it, anybody would really do to start their business of defining your product. What is it that you do that's unique, that's different, you know? And then what can you do under your state's law?

And then, and then the business side, we spend a fair amount of time on because for most folks who are going from hobbyist, or perhaps you have a, a regular W2 job at another place, you, you're not seasoned yet in the world of entrepreneurship. And that can be a big challenge and a big mind shift in the fact that, Hey, a lot of these things that you would, you know, ask Santa for Christmas, right? You wanted some new cookie cutters or some new baking items, et cetera, are now legitimate business expenses. And that can be really eye-opening for folks that, you mean, I can do that? Do you know? You mean if I want to take this class, that's an expense that the workshop, they, I always start the workshop they come to at our place, that's 100% business expense and the miles you drove to come here and the lunch you have on the way home. And that is a big transition that I realized doesn't happen overnight for a lot of folks. It definitely didn't for me is when I transitioned way back to an entrepreneurial lifestyle. But it's super important because it's through tracking those expenses that you can really make your bottom line more viable and, and just do the things that you want to do. So we spend a lot of time on that.

David Crabill: [00:44:02] I also want to touch on the legal side of things because you have obviously been a major advocate for the laws in your states, and even before the lawsuit, you were advocating for bills. And there may be a number of people who aren't satisfied with the law in their States. Can you walk us through the process of what you have done or what you'd recommend people do in order to initiate a change in their law?

Lisa Kivirist: [00:44:28] Right? Well, we are still sort of. Oddly in the thick of it here in Wisconsin where we have the judge's ruling legalizing the baked goods. But we probably, hopefully in the next couple of years, will go through more of a, collaborative bill making session you know of, of coming up with this.

But it, I think one thing to keep in mind is number one, cottage food is really still new. Do you know? So often your department of health, your department of ag, wherever this may fall in your state. It's just not. It doesn't have a history yet, you know? So people often don't know where to place it, or the sincere questions you may be asking people just don't have answers to yet.

And it helps to have a dose of, of patience and empathy there. Do you know? It's easy to get frustrated with whoever's taking your call or get angry at the agency, but there are a lot of layers and truly a lot of good people working there who are trying to put all of this together. That said, it's really important to voice opinions when there's things that don't make sense or undue burdens on you or whatever it might be, or if you have an idea, it just takes both time and a little strategy on your part on how to best approach this. Do you know, the person answering the phone may not be really empowered to make any change, but perhaps their supervisor are. And often too, there are listening sessions or when something comes up in your state, there is an expansion on the law or something like that, there will be a public comment period or something in the public sphere for you to express yourself and those are super important to keep track of because that's where you can do that. Do you know, of why something is working for you or why it's not, or what you need, because that's, that's the place to bring your voice to the table.

But yeah, I think my net learning in, in this, this policy world of cottage food is it does take time and it's important once you're, once you are a cottage food entrepreneur in your state to remain engaged because things change, and granted the majority, the vast majority of cottage food laws when they change, are expanding for the better for us, more products, more gross sales caps, if, if there is a gross sales cap still, et cetera.

However, that can always change on a dime and we all need to be in a position to keep aware of what's happening and to advocate when needed as well.

But that said, for example, you never know where things might lead. one of the women, Kriss Marion, who was part of this trio of plaintiffs for the lawsuit in Wisconsin with myself and Dela Ends, she got so intrigued, jazzed, motivated by the whole process of our lawsuit that she ended up running for state Senate last year.

Her tagline on her campaign was Farmer Changemaker Baker, which there's few people who probably put Baker on their campaign slogan, but that's what we as cottage food entrepreneurs can do. And imagine what change would come, right? If we had more true cottage food entrepreneurs in our elected assemblies and senates, that would be, that would be the best advocates we could have.

David Crabill: [00:47:51] Yeah. I had not heard that. That's impressive.

Lisa Kivirist: [00:47:54] Yeah, she did. She did not win that election, but she will be back at it again and frankly, the whole, this, it gave her a great platform to talk about.

David Crabill: [00:48:03] Can you share a little bit about your book, [Homemade for Sale](#), and tell us what that's about?

Lisa Kivistik: [00:48:10] Sure. So the [Homemade for Sale book](#), John and I were inspired to write that because we were still hearing from folks, as you probably still hear, David, that you mean I can do this? This is legal? Or no, you can't do that, that's illegal. And it's still so new as an opportunity that we needed some more resources.

So the homemade for sale book goes into the whole process of starting your cottage food business, from developing your idea to marketing, to writing your business plan. And the last chapter, too, talks about future roads and what might be next for you.

Now, as you know, the majority of cottage food businesses stay cottage food in the sense they stay in their kitchen, they turn on and off as needed, and that's great, but there are situations where you might exceed your gross sales cap, you might exceed your kitchen to the point that your family kicks you out. You might have a product that sells so well that you really need to go commercial. So what does that mean? And the last chapter talks about that of, uh, opportunities from renting commercial kitchens to building them to working in different ways to get your product commercial.

David Crabill: [00:49:22] Great. We've been talking for a little bit now. Can you just share how people can reach out to you and get in touch?

Lisa Kivistik: [00:49:31] Sure. So the easiest thing probably is our homemade for sale book site that's homemadeforsale.com. That will link to these other projects I mentioned, like this new [how to start your farmstead bakery resources and recipes](#), and that zucchini muffin recipe along with the frosting, and you can always send me an email off that site as well. Would love to hear from you.

David Crabill: [00:49:54] Wonderful. Well, thank you so much for taking the time to talk to us today, Lisa. It's been great.

Lisa Kivistik: [00:50:01] You bet. Thank you for all you do with Forrager, David. It's an amazing resource for cottage food entrepreneurs everywhere.

David Crabill: [00:50:07] Oh, thank you very much.

That wraps up the fifth episode of the Forrager podcast. Lisa has done so much to support this industry, and I know that she is an inspiration to many cottage food entrepreneurs and women farmers in particular.

If you are thinking of starting a cottage food business, I encourage you to check out her book, [Homemade for Sale](#), as well as her new project, cottagefoodhomebakery.com. You can also check out your state's cottage food law on forrager.com.

For more information about this episode, go to forrager.com/podcast/5. Thanks for listening, and I'll see you in the next episode.