BUSINESS PLAN TEMPLATE

FOR SPECIALTY CROP GROWERS

A step-by-step workbook for planning farm operations, marketing, and finances

Farm / Business Name: _____

Owner(s): _____

Location: _____

Primary Crop(s): _____

Plan Prepared On: _____

Planning Period: _____

How to use this workbook

Complete each section in order. Use realistic estimates, keep records that support your assumptions, and update the plan at least annually or whenever your farm, markets, or costs change. If a question does not apply, mark it “N/A.” This template is an educational planning aid and is not legal, tax, or financial advice.

Prepared as a practical planning resource for specialty crop producers. Adapt the questions and tables to your operation.

1. Executive Summary

Write this section last. Summarize the farm, products, customers, goals, and financial outlook in one page or less.

What is the farm business, and what specialty crops will you grow?

What customer need or market opportunity will your farm address?

What makes your products or farm different (quality, variety, local production, organic practices, freshness, story, etc.)?

What are your top three goals for the next 1–3 years?

How much funding or investment do you need, and how will it be used?

2. Farm and Business Profile

Business structure (sole proprietor, partnership, LLC, cooperative, other):

Ownership and management responsibilities:

Farm address, acreage, land tenure (owned, leased, shared, other), and access to water:

Mission statement: Why does this farm exist?

Current stage: planning, start-up, operating, expanding, or transitioning?

Relevant experience, training, certifications, licenses, and professional support:

3. Products and Production Plan

List each crop, variety, expected harvest window, and intended use (fresh, processed, value-added, etc.).

Describe production practices, including soil health, irrigation, pest management, and conservation.

What are your expected yields per bed, acre, greenhouse, or other production unit?

What inputs, equipment, supplies, labor, and infrastructure are required?

What are your biggest production risks (weather, pests, disease, labor, water, input prices) and mitigation steps?

What food safety practices and records will you maintain? Consider applicable requirements and buyer expectations.

Crop / Variety	Acres / Area	Planting Date	Expected Harvest	Expected Yield	Primary Market

4. Customers and Market Research

Who are your target customers (households, restaurants, retailers, institutions, wholesalers, processors, farmers markets)?

What customer problem or preference does your product meet?

Who are your main competitors or alternative suppliers? What are their strengths and prices?

What evidence supports demand (customer interviews, preorders, sales history, market data, buyer commitments)?

What quality, packaging, volume, delivery, or certification requirements do buyers expect?

How will you gather customer feedback and measure satisfaction?

Customer / Buyer	Product / Volume Needed	Price / Terms	Season / Frequency	Contact / Next Step

5. Marketing, Sales, and Distribution

What is your pricing method, and how does it account for production costs, labor, packaging, delivery, and profit?

Which sales channels will you use, and what share of sales do you expect from each?

How will customers learn about your farm (website, social media, email list, signage, events, referrals)?

What packaging, labeling, branding, and postharvest handling are needed?

How will you manage orders, payment, delivery, customer service, and unsold product?

What is your monthly or seasonal marketing budget?

Sales Channel	Products	Target Share of Sales	Price Strategy	Actions / Costs
Farm stand / CSA				
Farmers market				
Wholesale / restaurants				
Online / delivery				
Other				

6. Operations and Management

Describe the annual production calendar from planning and planting through harvest, storage, sales, and cleanup.

Who is responsible for production, purchasing, records, sales, payroll, and compliance?

What labor is needed by season? Include family labor, employees, and contractors.

What equipment, facilities, cold storage, transportation, and technology are required?

How will you maintain inventory, track harvests, manage quality, and document expenses and sales?

What permits, insurance, food safety practices, or other requirements may apply? Identify who will confirm them.

Task / Season	Person Responsible	Resources Needed	Deadline / Frequency	Status / Notes

7. Financial Plan and Budget

Use actual records where available. Label estimates clearly and record the assumptions behind each number. Consult an accountant or qualified advisor for tax, financing, and accounting questions.

7A. Start-up and Capital Costs

Item	Estimated Cost	Actual Cost	Funding Source / Notes
Land / lease / site preparation	$	$	
Irrigation / water systems	$	$	
Tools / equipment	$	$	
Greenhouse / high tunnel / structures	$	$	
Cold storage / packing area	$	$	
Seeds / plants / initial inputs	$	$	
Vehicles / delivery	$	$	
Licenses / insurance / professional fees	$	$	
Other	$	$	
TOTAL	$	$	

7B. Annual Operating Budget

Expense Category	Annual Estimate	Actual	Notes / Assumptions
Seeds, plants, and propagation	$	$	
Fertilizer, soil amendments, pest management	$	$	
Water, fuel, and utilities	$	$	
Labor, payroll, and contract services	$	$	
Packaging, labels, and supplies	$	$	
Repairs and maintenance	$	$	
Rent, lease, or property costs	$	$	
Insurance, licenses, and fees	$	$	
Marketing, delivery, and market fees	$	$	
Interest and loan payments	$	$	
Other / contingency	$	$	
TOTAL	$	$	

7C. Sales and Revenue Projection

Crop / Product	Units Sold	Average Price	Projected Revenue	Notes
		$	$	
		$	$	
		$	$	
TOTAL			$	

Basic calculations: Projected revenue = units sold × average selling price. Estimated operating profit before taxes and other excluded items = projected revenue – operating expenses. Include owner compensation and debt obligations appropriately in your detailed cash-flow plan.

7D. Monthly Cash-Flow Forecast

Month	Beginning Cash	Cash In	Cash Out	Ending Cash	Notes
Jan	$	$	$	$	
Feb	$	$	$	$	
Mar	$	$	$	$	
Apr	$	$	$	$	
May	$	$	$	$	
Jun	$	$	$	$	
Jul	$	$	$	$	
Aug	$	$	$	$	
Sep	$	$	$	$	
Oct	$	$	$	$	
Nov	$	$	$	$	
Dec	$	$	$	$	

What months are likely to have the lowest cash balance?

How will you cover seasonal gaps between expenses and customer payments?

What is your break-even sales target, and how did you calculate it?

What financing is needed (grant, loan, savings, investor, cooperative, other)? What will the funds pay for?

8. Risk Management and Resilience

Identify the top five risks to the farm (weather, market, production, labor, cash flow, land access, food safety, equipment, cyber/payment issues).

For each risk, estimate likelihood and potential impact. What prevention or response steps will you take?

What insurance, conservation practices, backup suppliers, alternative markets, or emergency plans may help?

How will you protect records, contracts, customer information, and essential business documents?

Who will you contact for technical assistance during a crisis?

Risk	Likelihood / Impact	Prevention / Response	Responsible Person	Review Date

Risk	Likelihood / Impact	Prevention / Response	Responsible Person	Review Date

9. Goals, Milestones, and Performance Measures

Make goals specific and measurable. Examples include increasing repeat customers, reducing postharvest loss, completing a food safety plan, or reaching a target sales volume.

Goal / Outcome	Baseline	Target	Action Steps	Due Date	Measure of Success

What are the three most important milestones for the next 90 days?

What will you review monthly, quarterly, and annually?

What would cause you to change your production, pricing, or marketing plan?

10. Supporting Documents Checklist

- ■ Farm map, acreage records, land deed or lease
- ■ Production calendar and crop budgets
- ■ Market research, customer feedback, letters of intent, or buyer contracts
- ■ Price lists, sales records, and marketing materials
- ■ Equipment list and estimates or quotes
- ■ Historical income and expense records, if available
- ■ Cash-flow forecast and financing documents
- ■ Insurance, permits, certifications, and applicable compliance records
- ■ Food safety policies, training records, and logs, as applicable
- ■ Resumes, management roles, and key partner contacts
- ■ Risk management and emergency plan

11. Action Plan and Next Steps

Action	Priority	Person Responsible	Resources Needed	Target Date	Completed
					■
					■
					■
					■
					■

What are the first three actions you will take after completing this plan?

Which advisors or organizations can help you move forward?

Date this plan will next be reviewed:

Resource and Planning Notes

This workbook is a general educational template. Requirements vary by crop, state, market channel, business structure, and farm size. Verify current legal, tax, labor, food safety, environmental, and licensing requirements with the appropriate agencies and qualified professionals. Financial projections are estimates and should be updated as actual information becomes available.

Suggested support contacts may include your Cooperative Extension office, USDA Service Center, Small Business Development Center, local agricultural organizations, lenders, accountants, insurance professionals, and food safety educators.

Plan owner signature: _____ Date: _____