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**Chapter 1: Executive summary**

HH farm (helping hands farms) was created to meet the growing needs of a community that shares these

same views and is concerned about what they eat and feed their children .HH farm is

based on the sound principles of conserving natural resources, limiting the carbon footprint,

growing, hiring and eating locally grown and prepared foods, and making the world a better place

to live in.This is a community that is tired of ‘fresh’ tomatoes bought at the local grocery store.

When more than likely the “fresh” tomatoes were picked while still unripe, shipped 3,000 miles

over several days/weeks, and then artificially "ripened" using ethylene gas, thus robbing it of

practically all of its nutritional value.

HH farm is a Community Supported Agriculture (“CSA”) Business entity. CSA is

both a marketing strategy and a philosophy. The farmers sell shares (subscriptions) in the next

Season’s produce, usually before the season begins. Each week of the season, the member

Receives a ‘share’ of produce from the farm. In some cases the members are involved in

Decision-making of all aspects of the operation; in others the farmer makes all the decisions.

Each CSA is as unique to the farmer and the community it serves. Members may pick up their

boxes at the farm, at delivery sites, or home delivery may be offered.

The purpose of this business plan is to provide a blueprint for near term and long term goals.

The business plan will be utilized as a tool to gauge how well the farm is doing in the future

compared to their initial goals and keep them on target. The business plan is also a tool for

lenders, explaining the need for initial financing, the source and use of funds, and debt repayment capabilities. HH farm has simple objectives: provide healthy and delicious tasting

vegetables while simultaneously leaving a minimal carbon footprint. In order to

accomplish this, the farm plans to:

• Sell 100 shares by Year 2 and have full-time income or 180 shares sold by Year 3.

history and track record necessary for this large purchase.

HH Farm’s mission is to raise the best tasting and finest quality fruits and vegetables for the local community. HH farm uses only natural and sustainable farming methods, free from pesticides or fertilizers. Natural foods and natural farming methods leaves a smaller carbon footprint while simultaneously improves the health of its customers and it’s local community.

**Chapter 2:Financial plan and Management team**

The Sponsors of the farm are the which are the IGHERE dynasty .The owners will inject a sum of $190,000 of their personal money into the business. HH farm will be wholly owned and operated by The Ighere’s. The Ighere’s will perform all office and accounting functions such as calculating the initial garden costs, seed costs and planting times. Both owners will harvest the crop. Over time, they have plans to hire part-time delivery drivers as well as bookkeeper. Frank Burns, will actively manage the farm. Farm management duties will include the creation of a detailed planting guide and building a living soil. Only sustainable and organic farming methods will be used with no reliance on off-farm inputs and chemical pesticides/fertilizers. Growing methods include crop rotation, planting cover crops, applying finished compost and mulches, and encouraging beneficial insects, weed management, irrigation and harvesting. IGHERE .JNR will also be responsibility for preparing detailed accounting records for their tax accountant.

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**Chapter 3: Market and Sales**

Bridge wood villa cost of living is lower than the national average and housing costs are much Lower than the national average. At the same time, Bridge wood villa personal income is greater Than the national average. In other words, this community not only has a high demand for organic items, but it can afford them as well. Bridge wood villa median household in-come was $51,681 and the mean household income was estimated to be $61,889. Nearly 72 percent of Bridgewood villa housing units are owner-occupied. The median housing value in Bridgewood villa is estimated to be $149,700, which is $43,000 less than the United States estimated median home value. At the same time, Bridge wood villa income is higher than the national average, which is the reason for high home ownership rates. HH farm is targeting the households with incomes above $50,000. The target market represents approximately 51.5 percent of the total population, which should easily absorb HH Farm’s entrance. Bridge wood villa population is 117,566. It grew 4.4 percent between 2000 and 2009. The villa is expected to continue to grow by a similar rate until 2015 when it reaches a population of 123,209. HH farm is targeting households with earnings in excess of $50,000 in the greater Bridge wood villa . Approximately 51 percent of the population resides in this category. Other farmers have missed this target by focusing on traditional farming methods while HH farm has obtained the Certified Organic stamp of approval. Additionally, HH farm will focus its energies primarily on its members and provide services exceeding expectations by offering farm to door delivery service, providing supplemental local organic products and by providing a festive like atmosphere

at the farm – especially on harvest day and other special occasions. According to a USDA survey of market managers (Organic Produce, Price Premiums,

and Eco-Labelling in U.S. Farmers' Markets, April 2004) found that demand for

organic products was strong or moderate in most of the farmers' markets surveyed

around the country, and that the managers felt more organic farmers were needed to

meet consumer demand in many states. While consumers may not understand all the requirements associated with being certified organic, they are comfortable with the label. Which is why Franks Organic Farm sought the services of the independent certification agency and has earned the distinction to be labelled an organic farm? Comparatively their CSA counterparts that continue to operate by traditional farming methods, HH farm holds itself to a higher standard, which in time, they believe will attract and keep new members. HH farm will focus its energies primarily on its members and provide services exceeding expectations by offering farm to door delivery service, providing supplemental local organic products and by providing a festive like atmosphere at the farm especially on harvest days and other special occasions. HH farm will utilize product differentiation to stand apart from the competition. By growing wholesome organic produce, offering farm to door service, and actively engaging with its members, HH farm will go above and beyond to maintain and grow its member base. HH farm will utilize a fair price for a fair value. Some research suggests

that the CSA farm is usually lower in price than organically grown food from local

markets and is often less than foods from the supermarket. This could be a selling

point for attracting new members, however, it also important to note this in not about cheap food. The best strategy is word of mouth advertising. When people are happy with their

shares they tell friends.

HH farm will place brochures with other CSA businesses such as the

local organic bakery and neighbouring dairy farm.

HH Farm’s website will provide additional marketing information. In

addition to its map and location, HH farm will be listed with other CSA

organizations such as national CSA and the USDA.

In the off season, the Frank Burns will provide lectures to civic and environmental

groups.

During harvest time, the farm will be open to the public to browse and purchase

surplus from the harvest bounty. They will also host special events such as Earth Day. HH Farm’s website will be a vital key in marketing. In addition to

providing its history, location and contact information, the site will also have links to

its CSA affiliations, the USDA website and current organic industry topics. The

website will also have links to the current weekly newsletter (during season) and off

season the owners will maintain a blog of what items are currently going to seedlings

In the greenhouse and what new and exciting produce will be available in the

Upcoming season. Additionally, the site will have links to Kathy and Frank’s forthcoming E-books

which will provide additional cash flow during the non-production months.

The site will also take advantage of social media and have a Facebook link as well.

HH Farm’s primary sales program is the sale of shares. Additional sales

programs will come from the sale of their forthcoming books. Honey production is

expected to come online by Year Three.

During the slow winter months, both The Ighere’s will actively market

their Franks Organic Farm, by providing speaking engagements at local events, becoming involved in the local community primarily its environmental issues, and

writing and publishing papers supporting locally grown businesses. This slower

time will also be utilized to create the weekly newsletter templates which coincide

with the weekly deliveries. Historically the members love the newsletters – which

facilitate additional contact between farmer and member. The weekly newsletter

summarizes what is included in the weekly delivery, offers recipes and cooking

suggestions, and summarizes what activities are transpiring at the farm. (This will

be helpful especially during the busy summer months when there is little time available to write the weekly newsletters)

**Chapter 4: Technical feasibility, Resources and Environment**.

 Crop export of nutrients is usually compensated by farm-derived renewable resources but it is sometimes necessary to supplement organic soils with potassium, phosphate, calcium, magnesium and trace elements from external sources. In many agriculture areas, pollution of groundwater courses with synthetic fertilizers and pesticides is a major problem. Organic agriculture takes a proactive approach as opposed to treating problems after they emerge.Soil building practices such as crop rotations, inter-cropping, symbiotic associations, cover crops, organic fertilizers and minimum tillage are central to organic practices. These encourage soil fauna and flora, improving soil formation and structure and creating more stable systems. In turn, nutrient and energy cycling is increased and the retentive abilities of the soil for nutrients and water are enhanced, compensating for the non-use of mineral fertilizers. Such management techniques also play an important role in soil erosion control. The length of time that the soil is exposed to erosive forces is decreased, soil biodiversity is increased, and nutrient losses are reduced, helping to maintain and enhance soil productivity Well managed organic systems with better nutrient retentive abilities, greatly reduce the risk of groundwater pollution. In some areas where pollution is a real problem, conversion to organic agriculture is highly encouraged as a restorative measure (e.g. by the Governments of France and Germany).
 Organic agriculture reduces non-renewable energy use by decreasing agrochemical needs (these require high quantities of fossil fuel to be produced). Organic agriculture contributes to mitigating the greenhouse effect and global warming through its ability to sequester carbon in the soil. Many management practices used by organic agriculture (e.g. minimum tillage, returning crop residues to the soil, the use of cover crops and rotations, and the greater integration of nitrogen-fixing legumes), increase the return of carbon to the soil, raising productivity and favouring carbon storage.  There is a lack of data on soil organic carbon for developing countries, with no farm system comparison data from Africa and Latin America, and only limited data on soil organic carbon stocks, which is crucial for determining carbon sequestration rates for farming practices.Organic farmers are both custodians and users of biodiversity at all levels. At the gene level, traditional and adapted seeds and breeds are preferred for their greater resistance to diseases and their resilience to climatic stress. The provision of structures providing food and shelter, and the lack of pesticide use, attract new or re-colonizing species to the organic area (both permanent and migratory), including wild flora and fauna (e.g. birds) and organisms beneficial to the organic system such as pollinators and pest predators. At the species level, diverse combinations of plants and animals optimize nutrient and energy cycling for agricultural production. At the ecosystem level, the maintenance of natural areas within and around organic fields and absence of chemical inputs create suitable habitats for wildlife. The frequent use of under-utilized species (often as rotation crops to build soil fertility) reduces erosion of agro-biodiversity, creating a healthier gene pool - the basis for future adaptation.  However, with increasing GMO use in conventional agriculture and due to the method of transmission of GMOs in the environment (e.g. through pollen), organic agriculture will not be able to ensure that organic products are completely GMO free in the future. A detailed discussion on GMOs can be found in the FAO publication "Environment”. The impact of organic agriculture on natural resources favours interactions within the agro-ecosystem that are vital for both agricultural production and nature conservation. Ecological services derived include soil forming and conditioning, soil stabilization, waste recycling, carbon sequestration, nutrients cycling, predation, pollination and habitats. By opting for organic products, the consumer through his/her purchasing power promotes a less polluting agricultural system. The hidden costs of agriculture to the environment in terms of natural resource degradation are reduced.

**Chapter 5: Government support and regulation**

Organic farmers, ranchers, and food processors follow a defined set of standards to produce organic food and fibber. Congress described general organic principles in the Organic Foods Production Act, and the USDA defines specific [organic standards](https://www.ams.usda.gov/grades-standards/organic-standards). These standards cover the product from farm to table, including soil and water quality, pest control, livestock practices, and rules for food additives. The Farm Service Agency (FSA) can help you with the cost of transitioning to organic, organic certification, real estate, buildings, repairs, insurance, field buffers, routine operating expenses, storage and handling equipment, crop losses, soil and water conservation, mapping field boundaries, and acreage reporting. The Non-insured Crop Disaster Assistance Program provides financial assistance for 55 to 100 percent of the average market price for organic crop losses between 50 to 65 percent of expected production due to a natural disaster. New farmers, and traditionally underserved or limited resource farmers are eligible for free catastrophic coverage and discounted premiums on higher coverage. Marketing assistance loans are available that provide interim financing to help organic producers meet cash flow needs without having to sell crops during harvest when market prices are low. Deficiency payments are also available to producers who forgo the loan in return for a payment on the eligible commodity. For more information on commodity loans and deficiency payments. Farm Storage Facility Loans provide low-interest financing to build or upgrade storage facilities for organic commodities, including cold storage, grain bins, and bulk tanks and drying and handling equipment. For more information on facility loans.

**Chapter 6: Timelines of Projects**

Starting an organic farm is no small feat as you won’t have the help of artificial enhancers like fertilizers, pesticides, etc. So it was s estimated that an organic farm should be up and running in about Thirty six months (three years) and after this, it should take about six to ten weeks for your farm to be certified as Organic.

**Chapter 7: Funding Mechanism**

The land is provided for by using mortgage payments and investors are encouraged as there are shares to be bought. Any funding that is not from the purse of the owners is gotten through loans sourced by the owners at a reasonable interest percentage.

# Chapter 8Strategy and Implementation Summary

HH farms will leverage their competitive edge in order to gain significant market share. Their competitive edge is their ability to consistently produce foods and fruits with high active percentages as well as a high ratio of healthy plants (sellable).

The marketing strategy will have the objective of raising awareness and visibility of their industry-leading percentages in the industry. The strategy will communicate the fact that will yield a significantly higher amount food measured per plant.

The sales strategy, in addition to reinforcing the competitive edge, will seek to qualify leads by concentrating on ability to perform reliably on long-term contracts, becoming a stable supplier to the larger companies that need a steady supply stream.