

Farm and Agriculture Business Plan

Sample plan for Willow Creek Family Farm (fictional example)

Prepared by: [Owner name]

[Business address]

[Phone] | [Email] | [Website]

Date: [Month, Year]

How to use this sample: the business name, figures and descriptions are a fictional example to show what a finished plan looks like. Replace everything in [brackets] and every example number with your own research before you share it. Cost ranges are rough planning figures and vary widely by location.

1. Executive Summary

Willow Creek Family Farm is a new farm and agriculture business based in [City, State]. We will serve grain elevators and cooperatives and farmers market and csa members, offering row crops such as corn, soybeans or wheat, vegetables and fruit for direct sale and livestock, poultry or eggs. Our goal is to become the go-to choice for [your target customer] in [your area] by [your key difference, such as quality, speed, price or specialty].

We project first-year revenue of about \$280,000, growing to \$402,000 by year three. Startup costs are estimated between \$87,000 and \$820,000. We are seeking \$454,000 in [loan / investment / owner funds] to cover startup costs and working capital. [Add one or two sentences on the owner's experience and any early traction such as signed customers, pre-orders or a secured location.]

2. Company Description

Farm business plans tend to be strategic as much as financial. Families and lenders want a clear mission, an honest look at strengths and weaknesses, enterprise budgets for each crop or livestock line, and a plan for passing the operation to the next generation. This template follows that strategic planning approach and adds enterprise-level numbers.

Item	Details
Legal name	[Willow Creek Family Farm LLC]
Legal structure	[LLC / sole proprietorship / corporation / partnership]
Location	[Address or service area]
Owners	[Names and ownership %]
Stage	[Idea / pre-launch / operating since 20XX]

Mission statement

--

3. Products and Services

Offering	Description	Price	Cost to deliver
Row crops such as corn, soybeans or wheat	[Describe]	[\$]	[\$]
Vegetables and fruit for direct sale	[Describe]	[\$]	[\$]
Livestock, poultry or eggs	[Describe]	[\$]	[\$]
CSA subscription boxes	[Describe]	[\$]	[\$]
Agritourism such as u-pick or farm events	[Describe]	[\$]	[\$]

Revenue streams:

- Commodity crop and livestock sales
- Direct-to-consumer sales
- Government program payments and custom work

4. Market Analysis

Target customers:

- Grain elevators and cooperatives
- Farmers market and CSA members
- Restaurants and grocers buying local
- Wholesale produce buyers

Market	Estimate	Source
Potential customers in our area	[#]	[Census data, local reports]
Customers we can realistically reach	[#]	
Target share in year one	[%]	

Industry trends affecting our business

--

5. Competition

Competitor	Strengths	Weaknesses	Price range
[Competitor 1]			
[Competitor 2]			
[Competitor 3]			

Why customers will choose us

--

6. Marketing and Sales

Planned marketing activities:

- CSA sign-ups before the season
- Farmers market presence
- Direct relationships with restaurants
- Farm tours and social media storytelling

Channel	Monthly budget	Goal
CSA ...	[\$]	[#]
Farmers ...	[\$]	[#]
Direct ...	[\$]	[#]

7. Operations

Location, facilities and equipment

Suppliers and day-to-day operations

Licenses, permits and insurance to obtain:

- Farm EIN and state tax registration [] obtained
- Pesticide applicator certification where needed [] obtained
- Water rights or well permits [] obtained
- Meat, dairy or egg processing licenses for direct sales [] obtained

Requirements vary by state and city. Confirm with your local licensing office.

8. Management and Staffing

Name	Role	Experience
[Owner name]	Owner / manager	[Relevant experience]

Hiring plan for the first three years

9. Key Performance Indicators

Metric	Why it matters	Our target
Yield per acre or per head	Production efficiency compared with county averages.	[Target]
Cost of production per unit	Break-even price per bushel, pound or head.	[Target]
Working capital to gross revenue	A common lender test of farm liquidity.	[Target]
Debt to asset ratio	How leveraged the operation is.	[Target]

10. Risks and How We Will Manage Them

Risk	How we will reduce it
Weather, drought and disease	[Your plan]
Commodity price swings	[Your plan]
Rising input costs	[Your plan]
Succession and labor availability	[Your plan]

11. Financial Plan

Estimated startup costs

Startup cost	Typical low	Typical high	Our estimate
Land lease or down payment	\$20,000	\$300,000	[\$]
Equipment (used)	\$30,000	\$250,000	[\$]
Seed, feed, fertilizer and inputs	\$10,000	\$80,000	[\$]
Buildings, fencing and irrigation	\$10,000	\$100,000	[\$]
Insurance including crop insurance	\$2,000	\$15,000	[\$]
Operating line reserve	\$15,000	\$75,000	[\$]
Total	\$87,000	\$820,000	[\$]

Three-year projection (illustrative)

	Year 1	Year 2	Year 3
Revenue	\$280,000	\$350,000	\$402,000
Cost of sales	\$182,000	\$227,500	\$261,300
Gross profit	\$98,000	\$122,500	\$140,700
Operating expenses	\$93,100	\$102,410	\$110,603
Net income before tax	\$4,900	\$20,090	\$30,097

Example assumptions: 35% gross margin, revenue growth of 25% in year two and 15% in year three. Replace these with your own numbers. Our free Excel financial projections template at BusinessPlanDownload.net builds this table from your assumptions.

12. Funding Request

We are requesting \$454,000 to fund startup costs and working capital. [Explain loan term or investor terms, how much the owners are investing, and how the funds will be repaid.]

Use of funds	Amount
Land lease or down payment	[\$]
Equipment (used)	[\$]
Seed, feed, fertilizer and inputs	[\$]
Buildings, fencing and irrigation	[\$]
Insurance including crop insurance	[\$]

Operating line reserve	[\$]
------------------------	--------

Appendix

Writing tips for a farm and agriculture plan:

- Write a mission and vision the whole family agrees on.
- Build an enterprise budget for each crop or livestock line.
- Include a succession section, even if it is short.

Attach: owner resumes, lease or letter of intent, equipment quotes, permits, market research, photos and detailed financial statements.