Your Ag Business Venture

Dream, Plan, Implement!

By:
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University of Maryland Extension
Your Ag Business Venture

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Starting an agricultural business in Maryland is an exciting and challenging undertaking. But, careful planning, a good understanding of your numbers, adaptability, and perseverance are often the keys to a successful business start-up.

To help ensure your business' success, it is important that you familiarize yourself with the basic requirements for starting a business in Maryland. Regulations and other legal requirements change constantly.

How to use Dream, Plan, Implement!

Since this publication is designed to be interactive with the internet, it is recommended that it be viewed using a computer, tablet or other mobile device that has internet capability.

Much like a website, text links in this publication are underscored, and most images are actively linked to some resource. Resources are featured throughout, and you will find a major resource list on pages 19 to 24.

Happy Exploring!

University of Maryland Extension programs are open to all citizens without regard to race, color, gender, disability, religion, age, sexual orientation, marital or parental status, or national origin.

Material for this publication was researched, written, and formatted by Ginger S. Myers, Marketing Specialist and Director of Maryland Rural Enterprise Development Center, University of Maryland Extension.

Reasonable effort was made to ensure the accuracy of the information in this publication. However, content and interpretation of laws and regulations are subject to change. The effect of future legislation and interpretation cannot be predicted. This publication is not intended as legal advice.

Mention, visual representation, or reference of a product, service, manufacturer, or organization in this publication does not imply endorsement by the author or any project partner. Exclusion does not imply a negative evaluation.
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Do You Want to Own a Business?

Do you want to run a business or are you trying to create a job for yourself?

For example, if you enjoy growing cut flowers, but the thought of filing taxes, keeping records, making sales calls, handling employees, capitalization, and business planning turns you off, then you should grow flowers, but don’t start your own cut-flower business. Maybe you would be more satisfied growing flowers for someone else rather than starting a business to give yourself a job.

The purpose of going into business is to expand your own horizons by producing or inventing something that satisfies a need in the marketplace.
Need inspiration? Explore **Trending Enterprises in Maryland**!

Introducing the [Trending Enterprises in Maryland](#) online learning module at the Maryland Rural Enterprise Development Center. At this module, you’ll find resource pages for many trending alternative enterprises in Maryland. Use these pages to research an established, evolving niche in Maryland. Or, use this resource for inspiration in developing a new & fresh idea for Maryland. The possibilities are enormous!
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Traits of an Entrepreneur

Think about why you would like to own/start your own business. What makes you think you will be successful in business? While the lists of traits vary, these five seem common to many entrepreneurs. Unfortunately, there is no set formula for success, even for those with the best entrepreneurial traits.

Are you a self starter?

An entrepreneur needs to be able to take an idea and run with it. All entrepreneurs are really in the business of turning dreams into reality. Even if you have not started a business yet, it will be quickly apparent by looking at other aspects of your life whether or not you are a self starter. Do you need a lot of direction and information before you begin a project or are you able to grasp what needs to be done and figure out a way to make it happen?

Dedication

Self direction is the "oomph" that gets something off the ground, dedication is the "nose to the grindstone" attitude that can stick with something during the good times and the bad.

Vision

Related to dedication, you need to be able to work at something because you can see a future in the project that no one else can immediately see. Often, this is what motivates your dedication.

Risk-Taker

It's no secret that owning a business involves risk. If you embrace risk as a part of life and know that you can weather the storms and manage risks that come your way, you may possess this quality.

Boundless Energy

Starting a business is a lot of work. In the early days and months, you'll probably be the first person there in the morning and the last one mopping the floor at night after everyone goes home.

Unfortunately, there is no set formula for success, even for those with the best entrepreneurial traits.
Traits of an Entrepreneur Spotlight

My Business - Sharing the Journey Video Series

Brought to you by the Maryland Rural Enterprise Development Center, My Business—Sharing the Journey is a series of videos each capturing the journey of a single business operation in Maryland from early idea to live operation.

These stories are about real people who share a level of enthusiasm and passion for their business that is sure to inspire and fuel you on your own journey.

- Michael and Colleen Histon of Shepherds Manor Creamery
- Paul Sorenson of Gravel Springs Farms
- Martha Clark and Nora Crist of Clark's Farm and Clark's Elioak Farm

Run-time for each video is approximately 30 minutes.
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Initial Steps to Setting Up Your Business

Researching, planning and organizing these business elements need not be expensive in terms of dollars, but be prepared to allot copious amounts of your “planning” time to them.

1. Your business name, location, and image

Make the name easy to understand, spell, pronounce, remember, and find in the telephone directory listing. When you have an idea for your business name, check that no one else is using it. State Bureaus of License and Taxation have records of the names of businesses in your State. Internet searches can help you find any existing business already using the name or one similar.

When selecting the location for your business consider: costs (including taxes and facilities), convenience for customers and shipping, safety for customers and employees, credibility of the address, traffic, facility requirements and zoning.

2. Your business goals and objectives

Goals define how your business will develop. For example, “I want to make the best goat’s milk cheese on the East Coast.” Objectives need to be more concrete. For example, “I want to net $30,000 a year from my cheese-making operation within 3 years of start-up.”
3. Your marketing plan

Running a business without a marketing plan is like trying to drive in a new city without a street map. You may arrive at your destination, but not without a lot of wasted time and resources. Your plan need not be elaborate, but should address promotion, distribution, implementation, and evaluation.

4. Your attitude

Pursue your passion. Associate with positive people. And, make time for family and friends.

Formally writing a business plan and taking steps to properly market your product are the next steps in planning.
The real value of creating a business plan is not in having the finished product in hand; rather, the value lies in the process of researching and thinking about your business in a systematic way. The act of planning helps you to think things through thoroughly, study and research if you are not sure of the facts, and look at your ideas critically. It takes time now, but avoids costly, perhaps disastrous, mistakes later.

Your business plan should be written in plain, easy-to-read language. Use short simple sentences. Determine what you want to cover in your business plan and make headings for each of the items. Make sure your business plan covers all of the relevant topics.

It is usually a good idea to have someone who is not involved in the project proofread your business plan. They can help you identify aspects of your business plan that may need additions or corrections.
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Farm Business Planning Workbook

Planning is essential to any business, no matter how large or small your inventory, payroll and bank account. To be sustainable and profitable, a farm operation must have a clear understanding of production, marketing, finances and labor. Taking time to formulate thoughts, evaluate your business, devise a strategy, and anticipate possible problems will help your business be successful. The Farm Business Planning tools on this page will help put you on the right track.

Download a free copy.
Marketing

The process of identifying your potential customer Decision Marketing Units (DMUs), determining your market segments, and then developing a targeted strategy is called market research. This research involves gathering additional information about customers, competition, and overall market potential. Before you invest any money in your project, you need to determine:

- The projected volume of sales of your goods or services and the price you might realistically expect to charge for them. You will need this information to analyze profitability and cash flow potential.

- Who are your potential customers? What are their ages, income levels, and when and where do they shop? Why would they buy your product rather than your competitors’ product?

- How many competitors are there for this market? What are their strengths and weaknesses?

- What is the total market size for products like yours and what share of that market might you expect to capture?

- What are the trends for consumption, competition and pricing in your market?

Answers to these questions will help you better understand what your potential customers, your “target” audience, wants. This information about them is called demographic information. Having answers to these questions will help you determine your market niche and facilitate writing your business plan.

Remember that the purpose of your business is to sell products at a profit, not to make products and hope they might sell. Conducting market research is part science, part research and part intuition. While large companies contract with consultants to conduct extensive market research before developing a new product, small businesses with limited capital need to keep the process simple and objective - beyond your family and friends. Of course, there is no better market feedback than repeat sales. If possible, consider offering your product as a free sample to a targeted group and collect feedback to determine how to proceed. Collect and incorporate into your product your customer feedback on product quality, quantity, packaging, appearance, etc.
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Ag Marketing 101

Download a complete copy of Ag Marketing 101,

- Complete Publication (pdf)

Chapters (pdf):

- What is Marketing
- Defining a Market
- Market Research
- Marketing Mix
- Writing a Marketing Plan
- Marketing Plan Outline
- Marketing Strategies
- Test and Track
- Implementation

Ag Marketing 101
A publication by:
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Making the Go, No-Go Decision

You’ve developed a new product. Your friends and family love it and tell you that they’re sure it will sell well. You’ve done some research and learned about the life-cycle of products like yours, as well as the trends and key drivers that determine if your product really might sell well. You’ve determined the requirements for starting a new business to market your product and how to integrate this new enterprise into your present operation.

But you just can’t seem to take the “plunge” and launch this new enterprise. When making the “go, no go” decision for starting a new enterprise, answering several clarifying questions can help you decide if you’re really ready for the task ahead, or if more research and planning are necessary.

There are several basic requirements for evaluating the potential success of your business. You must be able to answer “Yes” to at least one of these questions for your efforts to be successful.

1. *Does the product/service/business focus on a presently underserved need?*

2. *Does the product/service/business serve an existing market in which demand exceeds supply?*

3. *Can the product/service/business successfully compete with an existing enterprise because you have an “advantageous situation”—better price, location, etc.*
Before starting your new venture, you should research and develop a decision framework and a business plan which will help you identify strengths, weaknesses, opportunities and threats to your success. Here are several actions you should include in your decision-making framework.

1. Rate the project based on what’s important to you and your family.
2. Do enough research and planning to give yourself a clear picture of the pros & pitfalls.
3. If you answer “Yes” to any one of the following questions, consider it a “Red Flag” in your planning and proceed with caution.
   a. Are there any issues (restrictions, monopolies, shortages) that make one or more of the inputs or services required for production unavailable?
   b. Do you need an excessive amount of capital such as machinery or property?
   c. Is adequate financing hard to find?
   d. Are there potential detrimental environmental effects?
   e. Are there factors that prevent effective marketing?

Regardless of the outcome of your planning and research, accept your decision. And remember that the decision not to go forward can be a good decision too.
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**Build a Network**

Building a strong business and professional network can provide the business and support leverage needed to implement your marketing strategies and grow your business. Business networking is an effective, low-cost method for developing sales opportunities and contacts, sourcing business support and mentoring, and engaging potential customers through referrals and introductions. Personal networking can help you promote your skill sets and further your career as an entrepreneur.

More than ever, building and growing a business means having a presence on the web—outlets such as websites, social media, e-mail, etc. While using web-based tools is important for expanding your networks, there is still good value in face-to-face meetings.

Your business marketing strategies should include intentional efforts to develop and expand both your business and professional networks. Here are several quick tips for accomplishing that task.

**On-line:**

1. Join business network sites like LinkedIn and keep your profile listed there up to date. Business networking sites are built around making business-to-business connections. When posting or responding to posts on this site, be sure to request that others give you permission to add them to your on-line network.

1. Create a Facebook or blog page for your business. Social media tools such as Twitter and Instagram are excellent tools for rapid information exchange, but Facebook or blogging allows you to connect with a wider consumer audience than your business-to-business networks. They provide a platform for getting “Your Story” out. This can help differentiate your business from your competition.

**Off-line:**

1. Exchange business cards with both business and personal contacts. Your business card provides others with a tangible resource for gathering and distributing the vital information needed to build your contact lists. Whenever appropriate, offer contacts two of your cards, one for them to keep and one for them to give one of their contacts.

2. Join at least two associations, one that is directly related to your type of business and one that attracts a more general business audience such as your local Chamber of Commerce or service organization such as a Kiwanis Club.
Networking provides a conduit with others to exchange and develop professional and social connections. Think of your network efforts as building a series of communications links for sending and receiving business support and information or sending out valuable information about your business to others. Creating and maintaining good lines of communication within your networks is as important as developing your contact lists in the first place.

**MREDC Resource Map**

Connect with agricultural experts and organizations in your county or region. Each county page linked below provides the contact information for educators and specialists of the University of Maryland Extension, as well as contacts within your county such as public offices and other agricultural organizations.

- Allegany
- Anne Arundel
- Baltimore
- Baltimore City
- Calvert
- Caroline
- Carroll
- Cecil
- Charles
- Dorchester
- Frederick
- Garrett
- Harford
- Howard
- Kent
- Montgomery
- Prince George's
- Queen Anne's
- Somerset
- St. Mary's
- Talbot
- Washington
- Wicomico
- Worcester

See MREDC Resource Map Online
Provided by:
Maryland Rural Enterprise Development Center
Find a Coach

Entrepreneurs are made, not born. They can be developed to their full potential when provided training, a support network, and access to resources. Entrepreneurs are by nature individualists who want to learn from other successful entrepreneurs and peers. But, they need to have someone designated as a sounding board for ideas, dreams, and someone who can provide a trustworthy “reality check” during the business planning process. Working with an agricultural “entrepreneur coach,” someone who can listen and advise budding agricultural and rural entrepreneurs, is an important component of any entrepreneurship program. This coach will help strengthen the process of business planning.

Maryland Ag & Natural Resources Entrepreneurial Coaches’ Assistance Program provides entrepreneurs the opportunity to meet one-on-one with a trained agriculture service provider. The goal of coaching sessions is to sound-out business ideas or expansion plans and received realistic and timely consultation on how to proceed. The bottom line: a coach can help the entrepreneur save time and money. The Entrepreneurial Coaches available are well-trained volunteer leaders who come from a variety of backgrounds including agribusiness, professional services, Extension, community and economic development, and education.
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Maryland Extension Entrepreneurial Coaching Directory
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Dream, Plan, Implement!

More Great Resources for DREAM

Do you want to own a business?

- Defining Your Business Through Goals and Objectives: First Steps for New Entrepreneurs (EC-727)
- Record Keeping for Successful Decision Making

Traits of an Entrepreneur

- Hobby to Business—Six Questions to Ask Before You Leap extension.org
- Is Entrepreneurship For You? U.S. Small Business Administration
- Critical Traits of an Entrepreneur Glen Blickenstaff Inc., December 15, 2011
- Your Entrepreneur To-Do List – Run down this checklist before you start your own business, Brad Sugars Entrepreneur, March 2, 2010

Demographics, Regulations, Statistics and Trends

- Business Statistics
- State and Local Food Policy Council
- Economic Research Service, USDA
- National Ag Statistics Service
- US Census Bureau
- US Department of Commerce
- National Sustainable Agriculture Information Service
- Dream-Plan-Implement Playlist, a series of podcasts made exclusively for the Dream-Plan-Implement module at MREDC. Podcasts include,
  - Small Farms
  - Small Farm Economics
  - Is Your Price Right?
  - Pros and Cons of Purchasing an Existing Business
  - Customer Service
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More Great Resources for PLAN

Assessing your Idea

- Farming Alternatives: A Guide to Evaluating the Feasibility of new Farm-Based Enterprises
  University of Main Cooperative Extension
- New Business Development—Analysis
  Iowa State University Extension and Outreach Ag Decision Maker
- Evaluating a Farming Enterprise
  ATTRA

Budgets, Costs, and Sources of Capital

- Financial Matters
  Maryland Rural Enterprise Development Center
  University of Maryland Extension
- Financial Planning Tool - Managing Your Farm Cash Flow
  Overview | Sample MS Excel Cash Flow Budget
  University of Maryland Extension
- 2008 Vegetable Enterprise Budget
  Extension Bulletin 371 (EB-371)
  University of Maryland Extension
- Marketing Grain in Maryland – Crop Budgets
  University of Maryland Extension
- Iowa State Extension Enterprise Budgets
- Oklahoma State University Ag Enterprise Budgets
- University of Kentucky Livestock Enterprise Budgets
- Enterprise Budgets
  Poultry | Dairy Sheep | Dairy Goat | Specialty Food
  UW-Madison
- Greenhouse Budgets and Crop Rotational Budgets for the Northeastern United States
  Rutgers

Business Planning

- Business Planning – Creating Plans: Getting a Bank Loan
  BusinessTown.com
- MidAtlantic Farm Credit
- Basic Accounting
  BusinessTown.com
- MARBIDCO: Loan Programs and Grant Programs
  USDA Rural Development
  Offers a number of programs to assist individuals and businesses with funding opportunities.
- The Small Business Administration Loan and Grant Programs
  Offers numerous loan programs to assist small businesses. Note: it is primarily a guarantor of loans made by private and other institutions.
- USDA Farm Service Agency Farm Loan Programs
  FSA loans are for people who need assistance in starting, expanding, or owning a farm or ranch. This resource page includes a helpful guide and describes the various types of loans available such as loans for beginning farmers, ranchers, minority groups, emergency loans, operating and ownership loans, and more.

Business Planning and Farm & Financial Management

- Assessing Your Farm Business Plan
  Maryland Rural Enterprise Development Center
  University of Maryland Extension
- Business Plans
  Maryland Small Business Development Center
- Create Your Business Plan
  U.S. Small Business Administration (SBA)
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More Great Resources for PLAN

- **Agricultural Business Planning Templates and Resources**
  ATTR
  This publication provides many good business planning resources including business planning templates, internet and print resources, and resources for training.

- **Course 2: Strategic Farm/Ranch Planning and Marketing**
  SARE National Continuing Education Program in Sustainable Agriculture

- **Business Plans**
  Agricultural Marketing Resource Center - Business Development

- **Guidelines for Rural Business Planning**
  Maryland Agricultural & Resource-Based Industry Development Corporation (MARBIDCO)

Management

- **Entrepreneurship / Management**
  Maryland Small Business Development Center Network (SBDC)
  SBDC has six regional offices and more than 20 locations where entrepreneurs can receive comprehensive resources and relevant assistance. SBDC offers classes in business management and employee relations. Note that these classes will not focus specifically on agriculture.

- **Checking Your Farm Business Management Skills**
  Farm Business Management for the 21st Century contains benchmarks developed from the Iowa Farm Business Association data.

- **Farm Employment FAQ - Frequently Asked Questions on the rights and responsibilities for Iowa farm workers and farm employers.**
  Practical Farmers of Iowa
  Practical Farmers of Iowa has developed this resource to help Iowa farmers and farm workers better understand their rights and responsibilities as employers and employees. The resource functions as a starting point for farmers and workers to find answers to common questions and links to other resources. The goal of the FAQ is to help farmers gain more insight into how to comply with state and federal labor laws.

- **Beyond Basic Compensation**
  California Institute for Rural Studies (CIRS) and National Sustainable Agriculture Information Service (NCAT), Published 2010, Updated 2010, IP360

- **Ag Help Wanted**
  Guideline for Managing Agricultural Labor. This publication is an excellent manual for the farm employer.

Developing a Product or Service

- **Chapter 2 - “It’s a Great Product" Baler Twine and Duct Tape Marketing: a Primer for the Budget-Minded Entrepreneur**
  University of Maryland Extension

- **The MSU Product Center for Agriculture and Natural Resources (ANR)**
  This resource was established to improve economic opportunities in the Michigan agriculture, food and natural resource sectors. The Product Center can help you develop and commercialize high value, consumer-responsive products and businesses in the agriculture and natural resource sectors.

- **Agri-Business Development Guide 2000: A Quick Desk Reference**
  University of Kentucky

- **Ewing Marion Kauffman Foundation**
  For a comprehensive set of business development resources, visit Kauffman eVenturing at the Kauffman Center’s website for entrepreneurs.
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More Great Resources for PLAN

Legacy Planning

- Estate Planning for Farm Families (FS-972) University of Maryland Extension This publication provides a general overview of many of the tools utilized in estate planning and discusses potential tax implications that you should be aware of.
- Eastern Shore Land Conservancy Website
- Medicaid: Planning for Long Term Care in the Farm and Ranch Context This resource describes Medicaid eligibility and estate planning tools that preserve Medicaid benefits. Particular attention is paid to Medicaid’s rules on income, sale of assets near the time of Medicaid enrollment, and limits on spousal impoverishment.
- Maryland Farm Link This membership-based organization is dedicated to linking Maryland farmers for the purpose of farm property sale or lease, mentoring, and business partnering.
- Ownership Structures for your Farm or Ranch: Some Basic Considerations This resource describes the business legal structure of sole proprietorship, partnership, corporation, and Limited Liability Corporation (LLC). Each is discussed in terms of how it is owned, formed, and managed; how profits and losses are allocated and distributed; how ownership is transferred; and how it is ended.

- Piercing the Corporate Veil: How Limited is the Liability of Doing Business as a Corporation? describes the reasons and instances when courts pierce the ‘corporate shield’ of incorporation to hold the business’ officers liable for debt. Particular attention is directed to instances involving child support or dishonest business transactions.
- Rural Land Preservation Programs MARBIDCO (Maryland Agriculture and Resource-based Industry Development Corporation)
- Maryland Agricultural Land preservation Foundation Maryland Department of Agriculture
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More Great Resources for IMPLEMENT

Critical First Steps

- **Publication: Starting a Farm Enterprise in Maryland - Checklist FS-946**
  University of Maryland Extension
- **Free Small Business Start Up Guide**
  U.S. Small Business Administration
- **Starting a New Business in Maryland**
  Comptroller of Maryland
- **Maryland Checklist for New Businesses**
  Department of Assessments & Taxation
  Once you’ve chosen a structure for your business, you’ll need to complete the necessary registration requirements. The Maryland State Department of Assessments and Taxation has a “Checklist for New Businesses” that will assist you with registering your company’s name, filing the proper tax requirements and receiving a corporate charter, if applicable.
- **Maryland @ IRS**
  Internal Revenue Service
  This page shares many essential resources for doing business in the state of Maryland.
- **Maryland Business Resources**
  Maryland.gov
  In addition to business news and online services, this site supplies many good links for business resources, procurement resources and taxes and regulations.
- **Maryland Department of Labor, Licensing and Regulation**
  For information on state labor and financial regulations, contact the Maryland Department of Labor, Licensing and Regulation at 410-230-6830

Risk Management

- **Crop Insurance**
  Grain Marketing, University of Maryland Extension
- **National Ag Risk Library**
- **Crop Insurance Case Studies**
  Rutgers
- **Northeast Center for Risk Management Education**
  [http://www.necrme.org/](http://www.necrme.org/) (link is external)
- **Farm and Crop Insurance**
  Maryland Department of Agriculture
- **American Association of Crop Insurers**
  USDA
- **USDA Risk Management Agency**
- **National Ag Risk library**
- **Northeast Center for Risk Management Education**

Turning Out a Product or Service

- **Food Processing**
  Maryland Rural Enterprise Development Center
  University of Maryland Extension
- **Food Safety**
  Penn State Extension
- **Farmer’s Guide to Processing and Selling Meat or Poultry**
  Penn State Extension
- **Foodsafety.gov**
  U.S. Department of Health & Human Services
- **Food Protection**
  Maryland Department of Health and Mental Hygiene
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More Great Resources for IMPLEMENT

Marketing

  University of Maryland Extension

- AgMarketing
  University of Maryland Extension
  For assistance with marketing, product development, marketing plans, and diverse marketing outlets.

- Marketing
  Penn State Extension

- Conducting Market Research
  Ohio State University

- Local Harvest
  Nationwide directory of local food sources. A great site for people to find information on direct marketing family farms.

- North American Direct Marketing Association

- Maryland Products
  Maryland Department of Agriculture

- Agricultural Marketing Service
  USDA

Distribution

- Marketing Your Products Directly (FSA31)
  University of Arkansas Division of Agriculture

- Local Harvest
  Local Harvest maintains a public nationwide directory of small farms, farmers markets, and other local food sources in the U.S.

- Agricultural Marketing Service
  USDA