



Name: _____
Email: _____

Business Plan
Date: ___/___/___

Capital Request

Loan request amount:

Term requested:

Loan request purpose:

Payment frequency:

Detail how the loan proceeds will be utilized in your operation:

How will you utilize the loan proceeds to contribute to the overall success or growth of your operation?

Outside of lending, what are your expectations of Farm Credit and the Growing Forward Program, and the role they will play in your operation's future success?

Business Overview

Please provide an overview for the future of your operation using both short and long-term goals:

Briefly describe your background in agriculture. What skills, knowledge, and passion do you bring to your industry?

Describe the strengths of your operation:

Describe potential threats, weaknesses, or opportunities for growth:

How do you evaluate risk on your operation? What are your vaccination protocols? Do you have a relationship with a local veterinarian? If backgrounding or for stockers, do you have adequate facilities (i.e. a chute, sick pen, etc)? What is your protocol for new arrivals?

Do you have a planned feed ration? What is your expected average daily gain?

Capital expenditures might include purchasing replacement or new equipment, buildings and structures, or purchase of other tangible assets to help sustain, improve, or expand operations. What are your plans, if any, for capital purchases in the short and long term?

What is the ownership structure of your operation and who is the primary decision-maker? Describe your operation's support system and list any family or informal partnerships, networks, or alliances:

Marketing Strategy

<p>Do you utilize a marketing program and/or strategy?</p>	<p>Yes</p> <p>No</p>	<p>If Yes, describe strategy.</p> <p>If No, describe other alternative marketing strategies or opportunities in consideration.</p>
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Describe how product is sold.

How will you market your calf crop?

***Are you planning on hedging cattle? If so, what is your understanding of "basis"?

Do you currently have a mentor?

Competitive Advantage

How will you remain competitive in the marketplace? In other words, what makes your operation different from all others? Describe anticipated obstacles and plans for overcoming these obstacles:

Insurance Selections

Liability and facility coverage

Current coverage	No coverage	Planned coverage
Carrier		Agent
		Policy Coverage

Crop insurance coverage

Current coverage	No coverage	Planned coverage
Carrier		Agent
Policy Coverage		Coverage Level

Contingency Plan

What happens if you become sick or disabled? How will you adapt your operation, or adjust income or expenses, if you have extenuating circumstances such as crop failure, weather, or other disasters?

Additional Information

Please provide any additional information you feel is relevant to your overall operation that was not discussed above:



Name/Business Name: _____

Projected Annual
Cash Flow

Year: _____

Farm Income

Crop	_____
Market Livestock	_____
Breeding	_____
Livestock Forage	_____
Other Agricultural Products	_____
Government Payment Income	_____
Custom Hire Income	_____
Other Farm Income	_____
Gross Farm Income	_____
Less Purchases for Resale	_____
Gross Farm Margin	_____

Farm Expenses

Car and Truck	_____
Chemical	_____
Conservation	_____
Custom Hire	_____
Depreciation	_____
Employee Benefits	_____
Feed	_____
Fertilizer	_____
Freight	_____
Fuel	_____
Insurance	_____
Interest	_____
Labor	_____
Rent	_____
Repairs	_____
Seed	_____
Storage	_____
Supplies	_____
Taxes	_____
Utilities	_____
Veterinary	_____
Other Farm Expenses	_____
Total Farm Expenses	_____

Net Farm Income (Gross Farm Margin - Total Farm Expenses) _____

Nonfarm Income

Wages	_____
Retirement	_____
Other Nonfarm Income	_____
Total Nonfarm Income	_____

Nonfarm Expense

Depreciation	_____
Interest	_____
Other Nonfarm Expense	_____
Total Nonfarm Expense	_____

Net Nonfarm Income _____

Other Information

Living Expense Estimation _____