



Wholesale-Ready Workbook

Wholesale-Ready Workshop Series

The Wholesale-Ready Workshop Series is hosted in partnership between Land to Table and Community Futures with generous funding from the Regional District of the North Okanagan and FeedBC.



Purpose of the Workbook

This workbook is designed to guide you through the process of scaling up your farm operation to successfully sell to wholesale customers. By working through this guide, you will:

- Identify the key steps in becoming "wholesale ready."
 - Decide if you want to pursue "entry-level" or "mainstream" wholesale
- Assess your current farm situation, define your wholesale goals, and develop a step-by-step plan to achieve them.
- Understand the operational, logistical, financial, and marketing challenges involved in supplying larger-scale buyers.

Who this Workbook is For

This workbook is specifically for farmers who are:

- Already producing products on a small to medium scale (e.g., direct-to-consumer or local market sales).
- Interested in selling to wholesale buyers (e.g., grocery stores, distributors, food processors, or foodservice).
- Looking to grow their operations sustainably without compromising product quality.

How to Use This Workbook

- Start from the beginning and work through each chapter in order.
- Each chapter includes activities, checklists, and worksheets to complete. These will help you apply the knowledge gained in a practical, actionable way.
- Take time to reflect on your specific farm's needs and customize each plan accordingly.

Acknowledgements

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Start by understanding your farm's current operations. Complete the following:

1) Farm Description

- a. *What type of farm do you operate? (Vegetables, fruits, livestock, dairy, etc.)*
- b. *What is the size of your farm (in acres)?*
- c. *What is your current annual production volume?*

2) Existing Market Channels

- a. *Where do you currently sell your products? (Farmers markets, CSA, direct to consumer, etc.)*
- b. *What percentage of your revenue comes from each channel?*

Start by understanding your farm's current operations. Complete the following:

3) Farm Strengths

- a. *What do you do well on your farm? (High-quality produce, excellent customer service, efficient production, etc.)*
- b. *List your resources: labor, equipment, land, etc.*

4) Farm Weaknesses

- a. *What areas of your farm could use improvement? (Packaging, storage, transportation, etc.)*
- b. *List potential challenges you face in scaling up production or distribution.*

Quality Standards and Product Consistency

Wholesale buyers require consistent quality in terms of size, color, taste, and packaging. Wholesale buyers also prefer consistency of supply throughout the season. What does consistency of supply look like to you?

Production and Inventory Activity:

In the table below, list your main products and their quantities. Make note of their volume level throughout the season and describe how the quality varies throughout the season.

Products	January - March	April - June	July - September	October - December	Average Cases per Week	Enough for a Pallet? Y/N
Product A						
A: Notes Seasonal Supply and Quality						
Product B						
B: Notes Seasonal Supply and Quality						
Product C						
C: Notes Seasonal Supply and Quality						

Quality Standards and Product Consistency

Do you have existing systems to track inventory? If yes, describe them.

Are there any seasonal fluctuations in production? Describe them.

Have you thought about how to extend your season and reduce variability?

What is your pricing strategy throughout the season?

Explore Your Systems That Support Wholesale Sales

As your production increases, so does the complexity of the systems and equipment needed to pack, move, and deliver your products efficiently. Scaling up means you'll need to streamline your processes, track inventory more effectively, and meet new labeling and regulatory requirements.

If you're regularly filling pallets for wholesale, here's a checklist of key systems and equipment you'll need to consider implementing:

Essential Requirements

- **Barcoding and Labeling:** You'll need to use GS1 barcodes for traceability, including field-to-store requirements, and proper labeling for wholesale products. Don't forget bills of lading for shipping.
- **Handling and Moving Product:** If you're moving large quantities, a pallet jack or forklift will be necessary for efficiency.
- **Packaging Materials:** Ensure you have quality boxes, bags, pallet wrap, and pallets. Do you need to reclaim pallets after delivery?
- **Pallet Building:** Do you know how to build a stable pallet that can be safely transported without tipping over?
- **Transportation:** Who will handle the delivery? Will you be transporting the products yourself, using a distribution company, or relying on the customer's logistics?
- **Insurance:** A critical consideration when working with larger buyers is Product Liability Insurance. This type of insurance protects you in case someone becomes ill after consuming your product. Many wholesale buyers, especially larger ones, will require proof of this insurance before they'll do business with you.

Assessing Your Current Situation

If you're still manually moving everything (hand-bombing), it's important to assess when scaling up will justify investment in equipment.

- **When will you need to invest in a pallet jack or forklift?** Consider the volume of product you're handling and how much manual labor is sustainable.
- **At what point will you need to invest in more advanced pack house infrastructure?** (e.g., packing lines, roller tables). This will depend on your growth and product volume.

Create a list of the infrastructure or equipment you need, broken down into **immediate**, **medium-term**, and **long-term** priorities.

Explore Your Systems That Support Wholesale Sales

Immediate Needs	Medium-Term Needs	Long-Term Needs

Key Questions to Consider

- **Do you currently have a pallet jack or equipment to load pallets?**
- **Can you load a truck without an automatic tailgate?** (Do you have a forklift or tractor with forks to assist with loading?)
- **If you're still hand-bombing everything, how long can this be sustained as your volume grows?**

This section is all about recognizing where your operation stands now and what changes are necessary to scale effectively. Whether it's investing in equipment, improving your packaging, or enhancing your transportation logistics, understanding these needs will help you build a foundation for success as you move into wholesale markets.

Grading Standards and Packaging

The **CFIA's website** and the **Standards and Specifications for Agricultural Products**, which are excellent resources for farmers looking to meet the official quality grading standards in Canada.

<https://inspection.canada.ca/en/food-labels/labelling/industry/grades-food>

It is important to know how your customer expects to receive product from you. Have these conversations with potential buyers or research industry standards for your product(s).

Create a list for your products so everyone on your team understands the grades and packaging required.

Explore Your Systems That Support Wholesale Sales

Product	Case Size	Quantity per Case	Grade or Sizing Info	Comments
<i>Ex. Carrots</i>	<i>Bulk or Bag</i>	<i>25 lbs (11.34 kg) per case.</i>	<i>Clean, at least 6 in. long, no cuts or damage into crown.</i>	

Resource and Infrastructure Inventory

To successfully serve wholesale customers, your farm may need to make key infrastructure upgrades. Understanding what's required to scale up operations is essential. The University of Vermont offers several case studies on infrastructure improvements for small and medium-scale farms, which can provide valuable insights. These case studies feature real-world, budget-friendly solutions that are both practical and achievable for small farms. You can explore them here for inspiration:

[UVM Case Studies on Farm Infrastructure](#).

Assessing Your Farm's Current Infrastructure

Take some time to evaluate whether your existing infrastructure is equipped to handle the demands of wholesale customers. Consider the following areas:

- **Storage Facilities:** Do you have adequate cold storage for larger quantities of produce?
- **Packing Areas:** Are your packing and processing areas set up efficiently for increased volume?
- **Transportation Options:** Can your current transportation system handle bulk deliveries to customers?
- **Equipment:** Do you have the necessary tools for harvesting, washing, and packaging at scale?

Identify Potential Bottlenecks

Look for any gaps in your infrastructure that could limit your ability to meet wholesale demand. Some common challenges include:

- **Cold Storage:** Is your storage space sufficient for perishable items, and does it maintain proper temperatures?
- **Packaging and Processing:** Are your packing areas streamlined, or is there room for improvement to increase efficiency?
- **Transportation:** Do you have reliable refrigerated trucks, or will you need to invest in this equipment to meet buyer requirements?

By identifying these bottlenecks now, you can plan for the necessary upgrades or investments, such as additional storage space, a packing shed, or new transportation equipment.

Farm and Business Skills Assessment

Have you considered all the business and marketing skills you'll need to be a successful farmer? Farming isn't just about growing crops or raising animals—it also involves a wide range of skills in business management, marketing, and sales. This activity will give you an overview of the many skills required to thrive in the farming industry.

Please complete the **Farm Skills Assessment** in the **Appendix B**.

- While the *Production Page* (page 2) is optional, we highly recommend completing the *Business and Marketing* sections, as they are crucial for your farm's success.

Key Takeaways

After completing the assessment, take a moment to reflect. What are the key insights or skills you learned about yourself and your farm's needs? How can you use this information to strengthen your business strategy?

Financial Assessment

Before transitioning into the wholesale market, it's crucial to assess whether your farm's financial health can support the shift. Two key financial factors to evaluate are cash flow and profit margins.

Cash Flow

Cash flow refers to the movement of money into and out of your business. When you begin selling wholesale, you may experience longer payment cycles, with clients sometimes paying on 30, 60, or even 90-day terms. This can create a delay between delivering your product and receiving payment.

Ask yourself:

- **Can your cash flow withstand delayed or missed payments?**
- **Do you have enough working capital to cover day-to-day operations and unexpected expenses during the lag time between sales and payment?**

If your farm's cash flow is tight, a shift to wholesale may put significant strain on your financial resources. A well-structured line of credit or buffer savings could help, but it's essential to plan for potential cash flow challenges.

Scaling Costs

Transitioning to wholesale often means scaling up production, which can incur additional costs. These costs are simple to plan for, and can scale with your business. You'll need to account for:

- **Increased labor:** More hands may be needed for planting, harvesting, packing, and shipping.
- **Upgraded equipment:** Additional machinery or infrastructure might be necessary to handle larger volumes (e.g., larger storage, packing facilities, transportation).
- **Packaging and labeling:** Wholesale often requires more standardized packaging, which can come with additional costs for materials and design.
- **Storage and warehousing:** Depending on your product, you may need to invest in additional cold storage or dry storage to meet the needs of larger orders.

Financial Assessment

Profit Margins

Wholesale markets typically involve selling larger volumes at lower per-unit prices. While the volume increase may offer more overall revenue, the reduced margin means you will need to scale efficiently to maintain profitability.

Consider:

- **How much will your margins shrink with wholesale pricing, and can you make up for that in volume?**
- **Have you considered the cost of spoilage or loss in your financial projections?**
- **What costs will increase as you scale (e.g., investments in infrastructure, packaging, labor, transportation)?**
- **Can you sustain these costs while maintaining a reasonable profit margin?**

Wholesale is a great growth opportunity, but only if your financial resources can absorb the shift without compromising your farm's financial stability.

Labor and Staffing Needs

Scaling up your farm to meet wholesale demand will require more labor. It's important to assess your current workforce, identify any skill gaps, and evaluate your staffing structure to ensure you're ready for the increased workload.

Labor Needs Assessment

Start by reviewing your current team:

- **Post-Harvest Handling:** Are your team members skilled in post-harvest tasks like sorting, washing, grading, and packaging?
- **Inventory Management:** Can they handle larger volumes of product and keep up with inventory tracking?
- **Distribution:** Do you have the capacity to manage distribution in-house, or would it make sense to contract out or collaborate with another business for delivery?

As you scale, identify where additional labor will be required. Consider the following:

- **Seasonal Labor:** Do you need temporary workers for peak seasons, or can you rely on part-time or full-time employees year-round?
- **Staffing Options:** Evaluate whether hiring more seasonal workers, part-time, or full-time employees makes the most sense for your farm's needs.

SWOT Analysis (Appendix F)

After completing Appendix A (Team Member Self Assessment Page) and Appendix B (Farm Skills Assessment) go to Appendix F and conduct a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) to better understand your workforce and labor needs. This will help you identify areas where you are strong and where additional staff, training, or support might be necessary as you grow.

Identifying Potential Wholesale Markets

Research and define the wholesale market segments you want to target. These could include:

- **Grocery Chains:** Large orders, steady supply requirements, food safety certification requirements.
- **Restaurants/Caterers:** Often seeking unique, high-quality items in smaller quantities.
- **Distributors/Food Hubs:** Smaller quantities of many products, delivered on a regular basis.

Activity: Research Wholesale Buyers

- Use resources like wholesale directories or talking to other farmers to research potential customers.
- List out at least 5 potential buyers with details on their purchasing volume, frequency, and requirements.

Buyers	Purchasing Volume	Frequency	Requirements

Setting Clear Goals for Wholesale Entry

Set measurable and achievable goals for entering wholesale markets.

Activity: Set SMART Goals

- **Specific:** What exactly do you want to achieve? (e.g., "Secure 3 wholesale accounts in 6 months")
- **Measurable:** How will you track success? (e.g., by the number of orders or total revenue)
- **Achievable:** Ensure your goals align with your current capacity and resources.
- **Relevant:** Make sure the goal aligns with your larger farm objectives.
- **Time-bound:** Set a timeline for achieving each milestone.

Review the SMART Goal worksheet in Appendix E to *Set Your Goals with Consideration of Production, Human Resources, Marketing, Financial & Risk Management*.

Short Term Goals (6-12 months)	Medium Term Goals (1 -2 years)	Long Term Goals (2-5 years)

In Chapter 1, you assessed your current situation, and in Chapter 2, you set your goals. Now, this chapter is all about creating a practical plan to achieve those goals by building your farm’s capacity and upgrading key infrastructure.

Activity: Prioritize Infrastructure Investments

Start by identifying the most critical infrastructure upgrades that will help you scale effectively. Some key areas to consider might include:

- **Larger Storage Facilities:** Do you need more space to store your products, especially if you plan to expand your product line or increase volume?
- **Cold Storage:** Is there a need for additional refrigeration to maintain the quality of your produce?
- **Irrigation Systems:** Could upgrading or expanding your irrigation system improve efficiency and support increased production?

Once you’ve identified your infrastructure needs, it’s time to explore **funding options:**

- Look for **grants** or **low-interest loans** designed specifically for farm infrastructure improvements. Government programs and organizations like **Farm Credit Canada** can provide valuable resources.
- In British Columbia, the **Investment Agriculture Foundation** offers a variety of **grant programs** for farm infrastructure improvements, which can help offset costs. Explore **Appendix C** for additional funding opportunities.

Plan Your Upgrades:

Use the table below to outline and prioritize your infrastructure upgrades. Consider both short-term, medium-term, and long-term upgrades based on your farm’s growth needs.

Activity/ Upgrade	Short Term Upgrades	Medium Term Upgrades	Long Term Upgrades	Grants/Loans Available	Comments
Storage Facilities					
Cold Storage					
Irrigation Systems					

Building a reliable network of wholesale buyers is essential for your farm's long-term success. Having a strong base of customers who consistently purchase your products can provide stability and help you plan for growth.

Research Potential Wholesale Customers

Start by researching potential buyers and their specific needs. Consider the following factors:

- **Volume and Frequency:** Understand the quantity of product they require and how often they need deliveries.
- **Product Specifications:** Learn about any specific quality, size, or packaging requirements for your products.
- **Delivery Logistics:** Find out if they have specific delivery schedules or conditions, such as cold transportation needs. Some buyers may require refrigerated trucks, while others may allow you to deliver with your own vehicle.
- **Novelty:** Are you offering something new to this customer or are they already working with several local producers that supply the same thing? You'll build a stronger long term relationship if you can offer a new/novel product.

Creating Your List of Potential Buyers

1. **Product and Location Fit:** List buyers based on the type of products you offer and their geographic location.
 - For example, if you grow organic vegetables, look for organic restaurants, local grocery stores, or distributors who focus on organic produce.
2. **Start Local:** Many small farms begin by working with smaller, local businesses like restaurants and independent grocery stores. These buyers tend to be more flexible and easier to establish a relationship with.
3. **Scale Up Gradually:** Once you've built a solid customer base, consider expanding to food hubs or regional distributors, and eventually move on to larger wholesale distributors. This progression allows you to grow at a manageable pace while expanding your market reach.
 - **Tip:** Start small, and scale as you build your reputation and capacity to handle larger orders. Establishing strong relationships with local businesses can provide valuable insights and experience as you expand into more demanding wholesale markets.



DAY TWO

Wholesale-Ready Workbook

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To attract wholesale buyers, you need a compelling pitch that shows them why your farm is the right choice. Your goal is to communicate the value you offer in a way that resonates with potential buyers and makes it easy for them to work with you.

Develop Your Elevator Pitch

Start by crafting a concise elevator pitch that highlights what makes your farm stand out. This pitch should focus on:

- **Your Unique Products:** What do you grow, and what makes your products special?
- **Quality & Sustainability:** Emphasize your farming practices, such as sustainable methods, organic certification, or CanadaGAP (Food Safety) certification, if applicable.
- **Your Story:** Buyers want to know where their produce comes from. Share your story and the values that drive your farm. Distributors and wholesale buyers are eager to connect with farms that can offer a story to tell their customers.

Think of your elevator pitch as a tool to spark interest. Buyers are looking for easy-to-understand stories that help them sell your products. The more you can help them tell that story, the more likely they are to want to work with you.

Why is a Pitch Important?

The purpose of your pitch or marketing story is to provide potential buyers with a document that sparks their interest and makes them want to keep the conversation going. Keep it **short, clear, and persuasive**—you don't need to cover everything, just the essentials that make your farm stand out.

What Should Your Pitch Include?

- **Your Story:** Share a brief background about you, your family, and the farm. What inspired you to farm, and what drives your work?
- **What You Grow:** Mention the types of products you grow, how much you produce, and the seasons when your products are available.
- **Why Your Products Stand Out:** Explain what makes your products unique—whether it's your growing practices, flavor, sustainability, or certifications (e.g., organic, GAP).
- **Contact Information:** Make sure buyers know how to reach you—phone number, email, website, etc.
- **A Picture:** Include a photo that represents your farm or your products. Visuals can help buyers connect with your story.

Write Your Story Today

Use the worksheet to help you organize and write your farm's story. Don't worry about getting it perfect right away—this is just a starting point. You can use additional pages if needed.

About you and your family and the place you farm

Ex. Lee Farm is located just outside Sacramento on ten acres of fertile soil. Our large family works together to grow top quality Asian vegetables and chandler strawberries that we sell at the Farmers market and through select distributors. Everyone is involved in the farm and our four children have grown up learning the business.

What you grow, how much, and when will you have it to sell

Ex. We begin harvesting, Item one, Item two, Item three in the beginning of April and our Item four, Item five starts in June. The strawberries run from late April to August. We always experiment and enjoy hearing what our customers are interested in for next year. Depending on transportation and cooling arrangements we can sell by the box or pallet. We follow GAP food safety standards and ship with PTI compliant GS1-128 labels.

What makes your product special and why should people want to buy it

Ex. Our family farmed in the mountains of Laos for generations before coming to America in 1988 and we continue to grow high quality traditional crops today. Our smaller acreage, large family, fertile soils, and farming experience allow us to provide our customers exactly what they request even in small quantities.

How can buyers contact you

Ex. To discuss your needs please call David Lee at 530-758-xxxxx or email us at xxxxxx. You may also check our website at ...

A picture



About you and your family and the place you farm

What you grow, how much, and when will you have it to sell

What makes your product special and why should people want to buy it

How can buyers contact you

Negotiating Contracts and Pricing

When selling to wholesale buyers, pricing is often a point of negotiation. The price you set must reflect your production costs, allow you to make a profit, and remain competitive within the market. However, pricing is not a one-size-fits-all strategy—it needs to take into account factors like supply and demand, the seasonality of your products, and the costs you incur in growing and delivering them. Understanding the elements that go into setting your prices will help ensure that your farm remains financially sustainable while attracting wholesale buyers.

Activity: Set Up Your Pricing Structure

The first step in setting your pricing structure is to understand your production costs. These are the costs associated with growing, harvesting, packaging, and delivering your products. Without factoring in these expenses, you risk selling your products at a price too low to cover your costs, ultimately losing money on each sale.

Step 1: Calculate Your Production Costs

Start by calculating all of your costs to determine how much it costs to grow, harvest, and sell each unit of your product. This is often called your cost of production.

- **Fixed Costs:** These are costs that don't change with the volume of what you produce, such as rent, equipment, utilities, insurance, and salaries (if you have employees).
- **Variable Costs:** These change depending on how much you produce, such as seeds, soil amendments, labor for planting and harvesting, fuel, and packaging materials.
- **Total Cost of Production:** Add your fixed and variable costs together to get the total cost of producing a specific quantity of product (per pound, per case, per bunch, etc.). For example, if you grow lettuce, determine the cost to grow, harvest, and pack one case of lettuce.

Step 2: Understand Supply and Demand

Once you have your cost of production, the next step is to consider supply and demand. This will influence what buyers are willing to pay and how competitive your pricing needs to be.

- **Seasonality:** During peak season, when there is a large supply of a product, prices may naturally be lower due to competition. However, during the off-season, when supply is limited, you may be able to charge higher prices because demand outstrips supply.
- **Market Trends:** Keep an eye on market trends and pricing within your region. If other local farms are producing similar products, you'll need to price competitively, but you'll also want to ensure you're not undervaluing your product.
 - **Tip:** Organic BC publishes a wholesale price list every month, which can be a helpful tool for checking current market prices. The USDA Agricultural Market News Service is another good resource for checking market prices; check Terminal markets on the West Coast for pricing trends & developing situations (ex frost, supply chain disruptions, etc). However, keep in mind that these should be just one resource in your pricing strategy—it's important not to rely solely on these lists when setting your prices.
 - <https://organicbc.org/resources/fruit-and-vegetable-price-list/>
 - <https://www.ams.usda.gov/market-news>

- Jean-Martin Fortier claims a well-run, established market garden can generate a profit margin of 40% annually. That well exceeds the average 17% farm profit reported in the 2021 Census of Agriculture for Canada, and 13% in 2015. The general trend is that farms with revenues <\$100K are not only less profitable than farms with higher revenues but that the profit margin is also shrinking for the <\$100K farms over time.
- **Target Buyers:** Larger wholesale buyers often expect lower prices due to the volume they purchase, while smaller, local stores may be willing to pay a premium for high-quality, sustainably grown products. Keep in mind that each step in the distribution chain—whether it’s a distributor, retailer, or wholesaler—typically adds a markup (usually 30-50%). When setting your price, consider whether your pricing still results in a reasonable final price for the end consumer after these markups are applied.

Step 3: Build Your Pricing Structure

Using your cost of production as a base, add a margin that allows you to make a profit while remaining competitive in the market. This margin should account for:

- **Profit Margin:** This is the amount of money you make after covering your costs.
- **Bulk Discounts:** Many wholesale buyers purchase in large quantities, so you may want to offer discounts for bulk orders. However, make sure the discount doesn’t eat into your profit margin.
- **Shipping and Delivery Costs:** Factor in the costs for delivery or transportation, especially if you are providing delivery directly to customers. If you plan to include these costs in the price, make sure they’re clearly understood by both you and your buyers.

Example Pricing Structure:

- **Cost of Production:** \$2 per head of lettuce
- **Profit Margin (30%):** \$0.60
- **Final Wholesale Price:** \$2.60 per head of lettuce

This price needs to reflect your costs and allow room for negotiation based on volume or long-term contracts.

Step 4: Review and Adjust Pricing Based on Your Goals

- **Short-Term vs. Long-Term Goals:** If you’re new to wholesale markets, you might choose to set a lower price initially to attract buyers and build relationships. Over time, as your production increases and you establish trust, you can raise your prices gradually. Conversely, if you’re looking to secure long-term contracts, you may offer a better price in exchange for consistent purchasing.

Understanding Common Contract Terms for Wholesale Buyers

When negotiating contracts with wholesale buyers, it's important to understand the standard terms they often require, as these terms affect your pricing and business strategy. Here are some key contract elements to be aware of:

1. Order Minimums

Many buyers require a minimum order size to make it worthwhile for them to do business with you. These minimums help buyers ensure that they can sell the product at scale and make the transaction profitable.

- **Example:** A buyer may require a minimum order of 100 cases of tomatoes. You'll need to ensure that you can consistently meet this demand without compromising your farm's capacity or production cycles.

2. Payment Terms (e.g., Net 30)

Payment terms dictate when you will be paid for your products after the delivery has been made. Common terms are:

- **Net 15:** Payment is due within 15 days of the invoice date. This is the standard in the USA for fresh produce, and it will be helpful to your cash flow if you can negotiate this payment term.
- **Net 30:** Payment is due within 30 days of the invoice date. This gives buyers time to sell your products and generate revenue before paying you. This is the most typical payment term in our region.
- **Net 60 or Net 90:** These extended payment terms might be offered to larger, more established buyers, but they mean you won't receive payment until 60 or 90 days after the sale.

Always ensure that your invoice is being submitted to the correct department. Some companies will not order until you are an approved supplier and are set up by their Accounting department, but check with smaller buyers or restaurants where you should send your invoice. Determine if your customer wants an e-copy emailed, or a physical copy with delivery. Submit your invoice in a timely manner and follow up on late payments! Most bookkeeping software can help you track which payments are overdue. If you are working with new buyers, it may be wise to ask for shorter payment terms or even upfront payment to reduce the risk of late payments.

3. Delivery Conditions

Your agreement should specify how products will be delivered, including:

- **Delivery Schedule:** Will you be delivering weekly, bi-weekly, or monthly? Set clear expectations around timing.
- **Transportation:** Will the buyer arrange for pickup, or will you deliver to them? If you're delivering, consider whether you'll use your own vehicle or need refrigerated transport.
- **Product Handling:** Some buyers require specific conditions for how products are handled during transport, especially perishable goods that need refrigeration.

Additional Considerations

- **Contracts:** Once you've agreed on pricing and terms, it's helpful to have a formal written contract that outlines everything in detail. This ensures both you and the buyer are on the same page regarding pricing, delivery expectations, and payment schedules. Small independent grocery stores and restaurants are unlikely to be in the position to offer you a contract, while large buyers and distributors would be.
- **Price Flexibility:** Be prepared for negotiations. Buyers may ask for price reductions based on volume or long-term commitments. Decide in advance how much flexibility you have, and be clear on your minimum acceptable price.

Tip: Pricing can be complex, especially when you're new to wholesale. Start by calculating your costs and setting a price that ensures you're covering them with a reasonable profit margin. Over time, as you gain more experience, you can refine your pricing strategy to better reflect supply and demand, while remaining competitive.

Congratulations on completing the Wholesale Ready workbook! You've invested valuable time and effort into understanding what it takes to scale your farm and transition to supplying wholesale customers. By now, you have a clearer vision of your farm's potential, a better understanding of the challenges you might face, and a concrete plan to help you navigate the journey ahead. Remember, becoming "wholesale ready" is a process—it won't happen overnight. But with the steps you've outlined and the insights you've gained from this workbook, you're in a strong position to expand your market reach and grow your farm sustainably.

Scaling up requires patience, persistence, and adaptability, but it's also an exciting opportunity to amplify your farm's impact, increase sales, and build lasting relationships with wholesale buyers. You've taken an important first step toward transforming your farm into a reliable partner for larger buyers, all while staying true to your values and the quality that makes your products stand out.

You are now ready to start your journey toward becoming wholesale ready. The next steps include:

- Finalizing your production and logistics plans.
- Reaching out to your first potential wholesale customers.
- Launching your wholesale operations with confidence!

This workbook will serve as a living document for your farm's growth. Revisit it regularly!

Additional Resources

UC Davis Postharvest Research and Extension Center, Produce Fact Sheets

<https://postharvest.ucdavis.edu/produce-facts-sheets>. Each fact sheet includes information about how to determine when crop is ready to harvest, quality characteristics, recommended conditions for storage, and postharvest disorders and diseases. Includes photos. The fact sheets seem oriented towards the large-scale produce industry, but useful for all. The Postharvest Research and Information Center has a curated list of many other resources.

Post Harvest Handling Decision Tool - Chris Blanchard

<https://www.leopold.iastate.edu/files/pubs-and-papers/2013-11-post-harvest-handling-decision-tool.pdf>

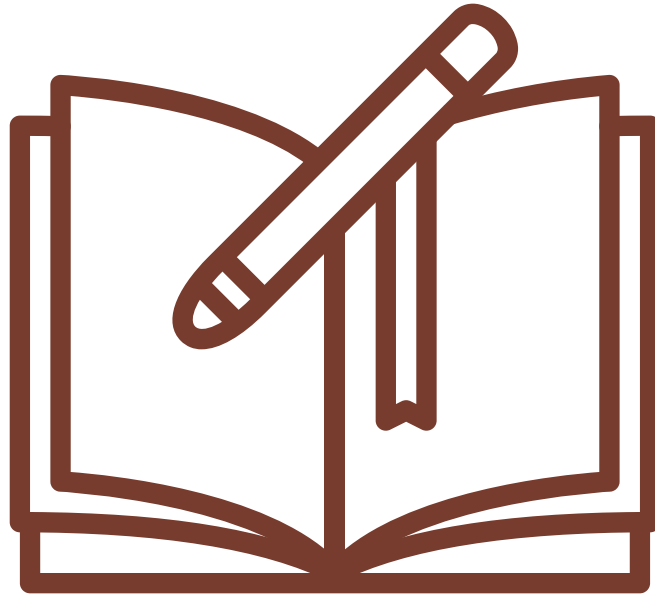
Baskets to Pallets Resources (Scroll down to the resources section)

<https://smallfarms.cornell.edu/projects/baskets-to-pallets/>

Acknowledgements

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Appendices

Wholesale-Ready Workbook

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Team Member Self Assessment

Adaptability

- Changemaker Enthusiastically Embraces Change Resists and/or Avoids Change
 Carefully/Cautiously Accepts Change Accepts Change when Necessary

Administration Skills

- Entirely Lacking Excellent Very Good Could be Improved Good

Communication (verbal & written) Skills

- Excellent Very Good Good Could be Improved Entirely Lacking

Competitive (1)

1 2 3

Depends on the Situation

4 5 6 7 8

Collaborative (10)

9 10

Decision Making Skills

- Indecisive when Key Facts are Lacking Research and Process Driven Gut Instinct

Delegation Skills

Provide appropriate training Sometimes Mostly Not as often as I would like

Provide appropriate feedback Not as often as needed Sometimes Mostly

Introverted (1)

1 2 3

Depends on the Situation

4 5 6 7 8

Extroverted (10)

9 10

Organisational Skills

- Entirely Lacking Excellent Very Good Could be Improved Good

Negotiation Skills

- Could be Improved Excellent Dismal Good Very Good

Network

- Robust & Diversified Close Friends & Family Variable Growing Shrinking

Planning

- Plans Often Go Sideways Plans are Often Realised A Frustrating Concept

Problem Solving

- Effective Could be Improved Repetitive

Record Keeping

- Entirely Lacking Excellent Very Good Could be Improved Good

Supervision

Have written protocols None Need Updating For all operations

Provide appropriate training Sometimes Mostly Not as often as I would like

Provide timely feedback Not as often as needed Sometimes Mostly

Time Management

- Excellent Very Good Good Could be Improved Entirely Lacking



Farm Skills Assessment

“The shocking thing about farming in the U.S., is having to be good at everything.” -Jean Paul Courtens

This worksheet will help you identify the skills that will be important for your farm business. You will see that a small farm business that does its own marketing requires a lot of skills beyond production. This means that to be successful, you may need to work with someone else, or you may need to develop certain skills that you lack. It also means that you may already have some very helpful skills from previous jobs and life experiences that you may not have considered important. The following exercise will help you figure it all out.

Take a look at the questions listed on the following pages. These questions will help you identify your skills in the areas of:

- Production
- Business
- Marketing

The skills are further broken down into Practical, Management and Planning skill levels. All of these skills are equally valuable and potentially important for your farm business. Planning is not more important than practical experience.

Step 1. Identify your skills. Look at the first skill question, “Have you ever repaired and maintained tools?” and ask yourself:

- Have I ever used this skill? **AND**
- Do I feel confident in using this skill for my farm business?

If the answer is “YES”, check the box.

If the answer is “NO”, leave it empty.

Go through the rest of the skill questions on all three pages in the same way.

➡ for now, ignore the colored dots.

Step 2. Find your areas of strength. Each colored dot represents a skill area. First count the dots of each color next to the boxes that you checked. Then write that number under “Your Skills” next to the matching dot and skill area on the final sheet with the key.

Step 3. Identify your range of skill levels. Count the number of checked boxes under the Practical, Management & Planning levels on each sheet. Write this number in the corresponding box at the top of the page.

PRODUCTION

HAVE YOU EVER... /43

PRACTICAL SKILLS /18

MANAGEMENT SKILLS /18

PLANNING SKILLS /7

<p>repaired and maintained tools?</p> <input type="checkbox"/>	<p>repaired & maintained machinery or engines?</p> <input type="checkbox"/>	<p>set up an irrigation system?</p> <input type="checkbox"/>	<p>managed the health of farm animals?</p> <input type="checkbox"/>	<p>created a crop plan?</p> <input type="checkbox"/>
<p>operated a tractor?</p> <input type="checkbox"/>	<p>weeded crops by tractor?</p> <input type="checkbox"/>	<p>managed plant pests and diseases?</p> <input type="checkbox"/>	<p>managed pasture for farm animals?</p> <input type="checkbox"/>	<p>created a pest management plan?</p> <input type="checkbox"/>
<p>irrigated crops?</p> <input type="checkbox"/>	<p>built barns, fences or greenhouses?</p> <input type="checkbox"/>	<p>kept harvested crops fresh for market?</p> <input type="checkbox"/>	<p>chosen animals for purchase?</p> <input type="checkbox"/>	<p>created a post harvest handling plan?</p> <input type="checkbox"/>
<p>harvested crops?</p> <input type="checkbox"/>	<p>repaired barns, fences or greenhouses?</p> <input type="checkbox"/>	<p>monitored product safety?</p> <input type="checkbox"/>	<p>bred animals?</p> <input type="checkbox"/>	<p>created a rotational grazing system?</p> <input type="checkbox"/>
<p>planted seeds and transplants?</p> <input type="checkbox"/>	<p>fed and watered animals?</p> <input type="checkbox"/>	<p>monitored product quality?</p> <input type="checkbox"/>	<p>performed a water or soil test?</p> <input type="checkbox"/>	<p>created a soil fertility plan?</p> <input type="checkbox"/>
<p>managed pests or applied pesticides?</p> <input type="checkbox"/>	<p>slaughtered animals?</p> <input type="checkbox"/>	<p>implemented a conservation plan?</p> <input type="checkbox"/>	<p>managed soil fertility?</p> <input type="checkbox"/>	<p>creating a breeding plan?</p> <input type="checkbox"/>
<p>weeded by hand?</p> <input type="checkbox"/>	<p>collected animal products?</p> <input type="checkbox"/>	<p>organized equipment and supplies?</p> <input type="checkbox"/>	<p>kept production records?</p> <input type="checkbox"/>	<p>created a greenhouse plan?</p> <input type="checkbox"/>
<p>fertilized the soils?</p> <input type="checkbox"/>	<p>managed manure?</p> <input type="checkbox"/>	<p>kept equipment maintenance records?</p> <input type="checkbox"/>	<p>monitored weather?</p> <input type="checkbox"/>	
<p>researched production information?</p> <input type="checkbox"/>	<p>plowed and prepared the soil?</p> <input type="checkbox"/>	<p>managed a compost system?</p> <input type="checkbox"/>	<p>kept livestock records?</p> <input type="checkbox"/>	

BUSINESS

HAVE YOU EVER... ___/31

PRACTICAL SKILLS ___/8

balanced a checkbook or account?

opened a business bank account?

prepared taxes for a business?

paid bills?

applied for a loan?

collected payments?

applied for a grant?

searched for property?

MANAGEMENT SKILLS ___/13

assigned tasks and supervised workers?

obtained licenses & permits?

purchased insurance?

established credit?

purchased supplies or equipment?

managed debt or repaid a loan?

Used computer software for business management?

recruited and hired workers?

trained workers?

established tasks and timelines?

set up a payroll?

tracked expenses and cash flow?

negotiated an agreement?

prepared financial statements and reports?

PLANNING SKILLS ___/9

set goals or a mission and vision?

incorporated a business?

created a business plan?

created a budget?

set up a bookkeeping system?

evaluated profitability?

researched ag business regulations and laws?

set up a filing system?

reviewed and analyzed records?

MARKETING

HAVE YOU EVER... /24

PRACTICAL SKILLS /13

written an invoice? <input type="checkbox"/>	sold at farmers market? <input type="checkbox"/>
negotiated a price? <input type="checkbox"/>	attracted customers to store or stand? <input type="checkbox"/>
delivered products to customers? <input type="checkbox"/>	sold at a retail store or market? <input type="checkbox"/>
driven a truck? <input type="checkbox"/>	interacted with customers? <input type="checkbox"/>
created promotional materials? <input type="checkbox"/>	created a mailing or email list? <input type="checkbox"/>
set up a product display? <input type="checkbox"/>	written a recipe? <input type="checkbox"/>
	used social media for promotion? <input type="checkbox"/>

MANAGEMENT SKILLS /7

contacted buyers? <input type="checkbox"/>
obtained sales supplies? <input type="checkbox"/>
kept sales records? <input type="checkbox"/>
set product prices? <input type="checkbox"/>
designed a product display? <input type="checkbox"/>
designed labels or packaging? <input type="checkbox"/>
monitored market conditions? <input type="checkbox"/>
















PLANNING SKILLS /4

conducted market research? <input type="checkbox"/>
created a marketing strategy? <input type="checkbox"/>
created value-added products? <input type="checkbox"/>
developed new products? <input type="checkbox"/>

Step 4. Identify the skills areas that are most important for your farm business. You should now be able to see which skill areas and levels you can bring to a farm business. Look at the number of “Your skills” compared to the total skills in that area and put a star (*) next to your top 3-5 skills. Write these in the space below:

SKILL AREAS

<u> /30 </u>	BUSINESS	<u> /39 </u>	PRACTICAL
<u> /43 </u>	PRODUCTION	<u> /39 </u>	MANAGEMENT
<u> /24 </u>	MARKETING	<u> /20 </u>	PLANNING

<u> /11 </u>	 ANIMAL HUSBANDRY	<u> /4 </u>	 LABOR MANAGEMENT
<u> /8 </u>	 FOOD HANDLING	<u> /9 </u>	 SALES
<u> /3 </u>	 EQUIPMENT MAINTENANCE	<u> /9 </u>	 RESEARCH
<u> /4 </u>	 EQUIPMENT USE	<u> /21 </u>	 COMMUNICATION
<u> /8 </u>	 SOIL CARE	<u> /6 </u>	 LEGAL
<u> /14 </u>	 VEGETABLE PRODUCTION	<u> /9 </u>	 DESIGN
<u> /2 </u>	 CONSTRUCTION	<u> /22 </u>	 FINANCIAL MANAGEMENT
<u> /21 </u>	 ORGANIZATION		

Skill areas I can bring to the farm: (list 3-5)

1. _____
2. _____
3. _____
4. _____
5. _____

Skill areas I would like to develop: (list 3-5)
 Now look at the skills without stars (*) and think about which are most important for the farm business that you would like to create. Are any of these exciting to you? Are you interested in developing any of these skills? Write these in the space to the right:

1. _____
2. _____
3. _____
4. _____
5. _____

Skill areas I may need to rely on other people for: (list 3-5) Are there any skills that seem important for your farm business, but also uninteresting to you? These are skills that you should get other people to help you with. Remember, what you dislike doing may be someone else’s favorite task.

1. _____
2. _____
3. _____
4. _____
5. _____

Agriculture Funding & Grant Opportunities 2024-25

PROGRAM – Business Development	% FUNDED	MAX \$	DESCRIPTION	DATE
Agri-Business	100%	\$7500	Specialised Business Planning (\$7,500) https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agri-business-planning-program	Fall (Sept/Oct)
Agriculture Clean Technology Research and Innovation Stream	50%	\$2M	Supporting pre-market innovation, including research, development, demonstration and commercialization activities, to develop transformative clean technologies and enable the expansion of current technologies, in 3 priority areas: <ul style="list-style-type: none"> • Green energy and energy efficiency • Precision agriculture • Bioeconomy Eligible activities under the Research and Innovation Stream are of the following nature and type: <ul style="list-style-type: none"> • Applied research and development of clean technologies • Piloting and evaluating clean technologies • Demonstration and knowledge and technology transfer activities • Commercializing and scaling up clean technologies • Other activities that support the Research and Innovation Stream as determined by the program https://agriculture.canada.ca/en/agricultural-programs-and-services/agricultural-clean-technology-program-research-and-innovation-stream/applicant-guide	Intake open until March 2028
Local Food Infrastructure Fund - small	75%	\$25K- \$100K	Supports projects that aim to address local food security through the purchase and installation of one or a few pieces of infrastructure/equipment <ul style="list-style-type: none"> - Projects must include a production element - https://agriculture.canada.ca/en/programs/local-food-infrastructure-fund-small 	Intake open Fall 2025
Local Food Infrastructure Fund - large		\$150- \$500K	Supports projects with multiple infrastructure/equipment needs and minimum of 2 partnerships to address community food security in a more comprehensive manner <ul style="list-style-type: none"> - Projects must include a production element and partnerships to enhance community food security 	Intake open January 13-Feb 28, 2025

Compliments of Andrea Gunner, P.Ag./AG Consulting

			https://agriculture.canada.ca/en/programs/local-food-infrastructure-fund-large	
MITACS	75%		Indigenous innovation https://innovation.mitacs.ca/en/indigenous?utm_term=&utm_campaign=Website+traffic-Performance+Max+EN+CAN&utm_source=adwords&utm_medium=ppc&hsa_acc=6998435487&hsa_cam=21454944433&hsa_grp=&hsa_ad=&hsa_src=x&hsa_tgt=&hsa_kw=&hsa_mt=&hsa_net=adwords&hsa_ver=3&gad_source=1&gbraid=0AAAAADwDhOyrv7l2w_qRTQRyocZS_8LP&gclid=Cj0KCQiAgJa6BhCOARIsAMiL7V8uC1ZidtrtghLi4hFA8YQZ-uzX4AgjiOrF3lMkwld03grmYrJFFOUaApTDEALw_wcB	April 2025

PROGRAM – Business Development	% FUNDED	MAX \$	DESCRIPTION	DATE
New Relationship Trust	100%	\$150K or \$250K	1. Funding for Indigenous business development, planning & design of a food security project, max \$150K 2. Activities & costs of implementing a food security project, max \$250K https://newrelationshiptrust.ca/apply-for-funding/sustainability-development-goals-sdg-initiatives/food-security-grants/	Spring
Northern Development			A variety of funding programs covering business development, competitiveness, innovation https://www.northerndevelopment.bc.ca/apply-for-funding/#funding-programs-filter	Ongoing
Economic Trust of the Southern Interior (ETSI)			Economic development, innovation, capacity building, advisors are available to help access grant funding https://www.etsi-bc.ca/funding-streams/innovating-and-advancing-key-sectors/	Quarterly
Natural Sciences & Engineering Research Council (NSERC)			Alliance grant funding supports R&D collaborations between Canadian university researchers and partners from the private, public or not-for-profit sectors, as well as opportunities for Canadian researchers to work with national and international academic counterparts. https://www.nserc-crsng.gc.ca/Innovate-Innovover/Alliance-Alliance_eng.asp	Ongoing
PROGRAM - Ecological	% FUNDED	MAX \$	DESCRIPTION	DATE
Bee BC	80%	\$7K	Bee health projects that are regional or community based The program focuses on assisting regional or community-based organizations, beekeeping associations and/or beekeepers to contribute to the overall health of bees in the Province. Up to \$7,000 per project is available through the Bee BC Program to assist with project costs. https://iafbc.ca/bee-bc/	
Beneficial Mgmt	Up to 100%,	\$70K	Requires completion of an Environmental Farm Plan https://iafbc.ca/environmental-farm-plan/ Beneficial Management Practises funding covers projects addressing Drought, Waste Management, Air quality	

<p>Practises (BMP)</p>	<p>mostly 30-70%</p>	<p>control, Emissions control, Soil & riparian integrity, Water quality, & Environmental impacts. Funding is also available for Supplementary Management Plans, Engineering or Technical Design projects, Short-Term projects or equipment purchases, Energy/Greenhouse Gas Projects, Irrigation Projects, Long Term Complex or Construction Projects</p> <p>https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/beneficial-management-practices</p>	
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PROGRAM – Financial Mgmt	% FUNDED	MAX \$	DESCRIPTION	DATE
<p>Agri-Invest</p>	<p>1%</p>	<p>\$100K</p>	<p>AgriInvest is a self-managed producer-government savings account designed to help you manage small income declines and make investments to manage risk and improve market income.</p> <p>Each year, you can deposit up to 100% of your Allowable Net Sales to your AgriInvest account and receive a matching government contribution on 1% of your Allowable Net Sales. For more information, visit https://agriculture.canada.ca/en/agricultural-programs-and-services/agriinvest/resources/agriinvest-fact-sheets#a3</p> <p>Your AgriInvest account grows as you make deposits, receive matching government contributions and earn interest. You can withdraw funds from your AgriInvest account any time. Funds are withdrawn from your account in the following order:</p> <ul style="list-style-type: none"> • Fund 2 – government contributions and interest (included in income for tax purposes) • Fund 1 – your deposits (not taxable) <p>https://agriculture.canada.ca/en/agricultural-programs-and-services/agriinvest</p>	
<p>Agri-Stability</p>			<p>Designed to help manage the risks of large income shortfalls</p> <p>Support level is 70% of each farm’s reference margin with adjustments. The farm’s program year margin must fall below the support level to trigger a benefit.</p> <p>https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/agriculture-insurance-and-income-protection-programs/agriculture-income-protection-agristability</p>	<p>Apr 30</p>

Compliments of Andrea Gunner, P.Ag./AG Consulting

PROGRAM	% FUNDED	MAX \$	DESCRIPTION	DATE
Food Safety				
AgriAssurance	50%	\$50K	Develop & integrate plant & animal health surveillance, animal welfare, environmental sustainability, traceability for health, safety & quality verification https://agriculture.canada.ca/en/programs/agriassurance-small-medium-sized-enterprises-component	Before Sept 30, 2027
On-Farm Food Safety	70%	\$10K	Address existing food safety issues, increase implementation of food safety practises, for processors and value-adding producers https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/on-farm-food-safety	funding under new 5 year fed/prov program
Post-Farm Food Safety	70%	\$20K	Address existing on-farm food safety issues, increase implementation of food safety practises https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/post-farm-food-safety	funding under new 5 year fed/prov program
Traceability Adoption		\$16K	Cost-shared funding for facilities based traceability systems, infrastructure and technologies https://bctraceability.ca/programs	funding under new 5 year fed/prov program
PROGRAM	% FUNDED	MAX \$	DESCRIPTION	DATE
Human Resources				
Canada Summer Jobs	50% of min wage		Allocation of 50% of minimum hourly wage for employees between 15-30 years old, between April 25-September 3 https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html	Open Nov 19- Dec 19, 2024 for Summer 2025
Riipen	100%		100 hours over 2-8 weeks of paid student research work integrated learning program, flexible, customizable, remote work projects https://www.riipen.com/levelup	

Gap Myths

There is some truth and some fallacy to all of these “myths” - they are all subjective, and just need a bit more context for people to have the information they need to accurately determine if GAP certification is something they should pursue.

- **It just doesn't make any sense for small - medium farms**
 - It does not make sense for a small farm to get Canada GAP certification for all 30+ crops on their farm. That would be a lot of work and very expensive. However, if you are choosing one or two crops to scale up and you are only certifying those crops it can definitely make sense as part of a small-medium farm's mix.
- **You need to build a whole brand new state of the art facility in order to pass GAP**
 - Not true. You do need to have clean-able surfaces. That may mean you need to put plastic coverings over wooden tables, or show how you regularly clean a landscape fabric floor. There is an option for temporary structures that are used for washing/packing, which has fewer requirements (ex. window screens and closing doors) and suits the needs of many small farms. We did spend money on some organizing bins, better first aid kits, hand cleaning kits (baby wipes and sanitizer) for the field, locks, new potable water hoses, back-flow preventers, and signage; overall the money we had to spend on supplies to get GAP certified was around than \$500.
 - You will need to clean up the piles of crap on your farm, and you may need to move your compost pile so it is farther away from your wash/pack area to reduce rodent risks. The clean up/organizing on our farm probably took the most amount of time, but also has always been one of those tasks we want to do but never get to.
- **It's super expensive**
 - If you understand the food safety principles that we're trying to achieve with food safety certification, then you probably won't need to spend an extraordinary amount of money to make changes to your farm. See above.
 - The type of Canada GAP certification you choose changes how often an inspection is required. We have the “lowest” level, which is fine for the customers we are supplying. It requires an annual fee of about \$600 paid to Canada Gap, and an inspection once every 4 years (our first inspection cost about \$1100). Averaged over the four year period that is \$875 per year. The value of the new markets we are able to access because we have this certification is many times greater than the cost.
- **It is a huge amount of record keeping and paperwork**
 - Very subjective. The Canada GAP workbook is overwhelming (I spent many months procrastinating), but once you figure out how it works and how to organize it, it's actually quite simple. A consultant once told me it shouldn't add more than five minutes a day of record keeping, and I thought that couldn't possibly be true. Now that I have it set up, it's about right. Some days as little as 2 minutes, once a month more like 10-15min, and most days about 5min.
 - The record keeping may reveal that there are some tasks that need to be completed (ex. Weed whacking near your wash area); I try to budget 1-2hours per month to manage tasks that come up.

Gap Myths

- If you're already certified organic, you already have all of the field record keeping completed.
- **You need to treat your water with chemicals regularly and test it constantly**
 - Water quality requirements partially depend on what type of crop you are getting certified. Personally, I think it would be difficult for most small farms to get GAP certified for baby salad mix/spring mix because you need to "maintain potability" - several rinses and/or chemicals may be required in the wash line. However, it is very simple to meet the requirements for washing carrots on our farm. Potable water that has been tested twice during the season, must be the final rinse on the washline. This was easy to set up, and we are already required to test our water 1-2 times per year to maintain our organic certification.
- **It requires a lot of inspections**
 - At the "highest" level, one inspection per year. At the "lowest" level it is one inspection every 4 years.
 - One inspection is required for each crop type you are getting certified. We did one inspection that covered two crops (carrots and beets) because they are harvested and handled in the same way.
- **You have to get 100% to pass, which is nearly impossible**
 - At the "highest" level, 100% is required to pass. You can resolve issues brought up during your inspection and provide proof to get to 100% (usually would not require an additional inspection). At the "lowest" level, a pass is 85% - we had several "mistakes" during our inspection, but they were small things so we still passed with about 90%. Small mistakes are weighted less than a big mistake, so it does feel fair.

SWOT Analysis Sheet

For each possible enterprise, brainstorm about ideas related to the four areas below. Use this sheet to determine whether you should explore an enterprise idea further.

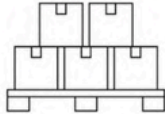
STRENGTHS	WEAKNESSES
OPPORTUNITIES	THREATS

Modified from: Farm-Risk-Plans.USDA.gov

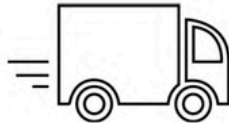


from the
Ground Up | 2020

**PRICING YOUR PRODUCT FOR RETAIL
CALCULATING MARGIN AT EVERY STEP**



PRODUCT COSTS
The total cost for you to manufacture one unit of product - also known as Cost of Goods (COGs). It includes ingredients, packaging, and labour, as well as any freight in for ingredients and packaging.



DISTRIBUTOR PRICE
The price you sell your product to the distributor for. Generally manufacturers (you) retain a 40% margin at least.



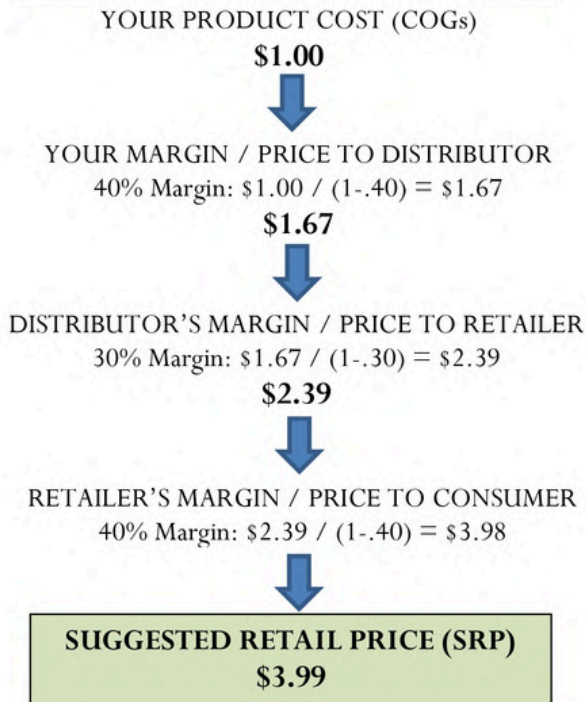
WHOLESALE PRICE
The price the distributors sell your product to retailers. Generally distributor profit margins are 25% – 35%.



RETAIL PRICE
The price of your product on the retail shelf. Generally retail profit margins are 33% - 50%. Use 40% to start.

PRICING YOUR PRODUCT THROUGH THE VALUE CHAIN
CHOOSE A METHOD

**WORK UP
FROM PRODUCT COST**



**WORK DOWN
FROM SUGGESTED RETAIL PRICE**

