

Copperleaf Market Farm — Business Plan

Farm in Lititz, PA · Startup plan

Executive summary

Copperleaf Market Farm is a new farm in Lititz, PA offering a 20-week vegetable CSA share, weekly pickup; vegetables, herbs and cut flowers at two farmers markets; pasture-raised eggs by the dozen; a weekend farm stand with online ordering; wholesale to two restaurants and a grocer; and u-pick flowers and a fall pumpkin weekend. The model is three leased acres — two in intensive vegetables plus a high tunnel — and a hundred laying hens, sold through a twenty-week CSA, two farmers markets a week in season and a farm stand with an online store, run by one grower with seasonal help in the peak months.

Startup budget: \$46,584 across 14 items, funded from savings. Target: \$5,400 in monthly sales.

Twelve months from now, success looks like this: About \$5,400 a month averaged over the first year — forty CSA shares at \$35 a week for twenty weeks, two markets a week at \$500 each for twenty-six weeks, and forty dozen eggs a week at \$6 for forty-five weeks — with the tunnel up, the CSA sold out by March, and the farm stand open on weekends

Products and services

Copperleaf Market Farm's core product is a 20-week vegetable CSA share, weekly pickup. The CSA is sold by March and paid up front; the markets run from May to October; the eggs sell year-round from the stand and the markets; and everything is harvested, washed, cooled the same hour and packed for the day it sells.

- A 20-week vegetable CSA share, weekly pickup
 - Vegetables, herbs and cut flowers at two farmers markets
 - Pasture-raised eggs by the dozen
 - A weekend farm stand with online ordering
 - Wholesale to two restaurants and a grocer
 - U-pick flowers and a fall pumpkin weekend
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Market analysis

The customers are families within twenty minutes who want the week's vegetables from a farm they can name; Saturday-morning market shoppers who buy eggs first; restaurants and a grocer that want a

weekly delivery of what's in season; neighbors who stop at the stand; and the once-a-year flower and pumpkin visitors who sign up for the CSA.

- Families within twenty minutes who want the week's vegetables from a farm they can name
- Farmers market shoppers on Saturday mornings who buy eggs first and tomatoes second
- Restaurants and a local grocer that want a weekly delivery of what's in season
- Neighbors who stop at the farm stand on the way home
- People who come once a year for the flowers or the pumpkins and sign up for the CSA

Marketing strategy

Most customers will come from the market table and the CSA list by word of mouth — last year's members renew and bring a friend — and the rest find Copperleaf Market Farm on Google: “farm stand near me”, “CSA” and “farm fresh eggs” plus the town, so the Google Business Profile, the newsletter and a website with the CSA sign-up and the online store decide whether a visit becomes a share.

- The farmers markets — the table, the sign and the conversation are the whole pitch
- The CSA list: last year's members renew in February, and bring a friend
- Instagram and the email newsletter — what's in the box this week, what's coming up
- Google Business Profile and Google — “farm stand near me”, “CSA” and “farm fresh eggs” plus your town
- Restaurant chefs you've handed a sample box, and the grocer who stocks local
- A website with the CSA sign-up, the online farm store, the market schedule and the stand's hours

Operations plan

The owner is the grower, the egg collector, the market stall and the bookkeeper in year one: a crop plan written in winter, successions by the week, drip on every bed, the tunnel for the shoulder seasons, hens on pasture in a movable coop, the walk-in cooler on market mornings, and the farm number, the produce-safety and egg records and Schedule F kept as you go.

- A crop plan written in winter: successions by the week, the tunnel for the early and late crops, the CSA box planned around it
 - Two acres in intensive beds worked with a walk-behind tractor; drip irrigation on every bed; row cover and the tunnel for the shoulder seasons
 - Harvest, wash and pack on market mornings and CSA days; produce cooled the same hour in the walk-in
 - A hundred hens on pasture in a movable coop, eggs collected daily, washed only where the state's rules say, kept at 45°F and cartoned with the farm's name
 - CSA shares sold by March and paid up front; markets booked for the season; wholesale invoiced weekly
 - Records for the farm number, the produce-safety exemption, the egg rules and Schedule F kept as you go
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Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
Leasing three acres (a year's cash rent up front)	\$585
A high tunnel kit, 20 feet wide by 40 to 80 feet long	\$10,440
A walk-behind tractor with a tiller, a flail mower and a bed shaper	\$8,500
Water: a well pump or hookup, drip tape, headers and a filter for two acres	\$3,250
Seeds, trays, potting mix, row cover, compost and amendments (first season)	\$3,500
Hand tools, harvest crates, a wash-pack station, a scale and a canopy	\$2,750
A walk-in cooler: a CoolBot Pro, a window air conditioner and an insulated room	\$3,359
100 pullet chicks, a movable coop, feeders, waterers and electric netting	\$3,922
Deer fencing for the vegetable acres	\$2,500
Tents, tables, signage, coolers and the display for two markets	\$1,000
Farm liability insurance (first year), with product liability for the markets	\$1,550
Business registration (LLC), EIN, USDA farm number and the sales-tax exemption	\$170
Website with the CSA sign-up, the online farm store and Google Business Profile	\$0
Working capital: two months of running costs	\$5,058
Total	\$46,584

Typical range to start a farm in the US: \$29,247–\$65,921. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with the CSA sign-up, the online farm store and Google Business Profile: Your Zarla plan includes the website — the CSA sign-up, the online farm store, the market schedule, the stand's hours and the egg price — and walks you through your Google Business Profile. Having one built typically costs \$1,000 to \$2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a first-year market farm on leased land in the US. Startup is the tunnel, the tractor, the cooler, the hens and the first season's supplies; the monthly lines are supplies, feed, driving, insurance, the lease and the markets;

and the channels — the CSA paid in advance, the markets and the eggs — decide what is left after the owner's hours.

Typical monthly operating costs for a farm: \$1,302–\$4,142 a month, before the owner's own pay.

At \$5,400 in monthly sales, Copperleaf Market Farm would clear \$1,258–\$4,098 a month before owner pay and tax, and recover the \$46,584 startup budget in roughly 12–38 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Compost, potting mix, row cover, drip tape and packaging, averaged over the year	\$200–\$500
Layer feed for 100 hens (about 25 pounds a day)	\$250–\$400
Driving: markets, deliveries and the feed store, 400 to 800 miles a month	\$304–\$608
Farm liability insurance, by the month	\$50–\$208
The land lease, by the month	\$37–\$61
Farmers market fees for two markets, averaged over the year	\$38–\$92
Seasonal help: a part-time hand in the peak months, averaged	\$0–\$1,200
CSA management, bookkeeping and the phone (included with Zarla)	\$30–\$100
Electricity for the cooler and the pump, and water	\$80–\$250
Tractor, tunnel plastic, netting and irrigation repairs	\$100–\$300
Newsletter, signs, the market banner and a few ads	\$50–\$200
Card fees (on about \$5,400 of CSA, market and stand sales)	\$163–\$223

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every farm plan should say out loud what can go wrong. For Copperleaf Market Farm, the real risks are:

- Weather: a late frost, a wet June or a dry August takes crops the plan already sold to the CSA
- The first CSA money arrives in March and the first market in May, and the seeds, the tunnel and the chicks are paid for in February
- Two intensive acres is close to 4,000 hours of labor a year by SARE's numbers — the owner's year, before a market table is staffed
- A predator in the coop or a disease in the flock is the egg line gone for a season
- A lease that ends is a farm that ends: the tunnel, the fencing and the soil you built stay with the land
- Most US farm households lose money farming and live on off-farm income — a first-year plan that needs the farm to pay the mortgage is the risk itself

Licenses, permits and insurance

What Copperleaf Market Farm needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- The farm number, the business and the taxes — In the US the USDA counts you as a farm at \$1,000 of agricultural sales a year; register the land with your county Farm Service Agency office for a free farm number — it is the key to FSA's microloans (up to \$50,000, 5.25% for operating loans in the fall of 2026), NRCS's cost-share for the tunnel and the organic cost share. Register the business (an LLC is \$40 in Kentucky and \$300 in Texas, and California adds an \$800 yearly LLC tax on top of its filing fee), take a free EIN, file farm income on Schedule F, and get the state's agricultural sales-tax exemption number (the Texas ag/timber number is free) so seed, feed, fertilizer and equipment are bought tax-free; raw produce sold by the grower is untaxed groceries in most states, and a few states tax groceries. Confirm the entity choice and the exemption with your accountant.
- Produce safety — In the US the FDA's Produce Safety Rule does not cover a farm whose produce sales averaged under \$35,247 a year over the last three years (the 2025 inflation-adjusted cutoff), and a farm under \$704,950 of food sales that sells mostly direct to consumers, restaurants and retailers in its state or within 275 miles is “qualified exempt” — it keeps sales records and puts the farm's name and address on the label or the market sign. Above those lines the rule's water, soil, worker-training and record rules apply; a buyer may ask for a GAP audit regardless.
- Eggs — In the US eggs are a state matter, and the small-flock rules are the ones that decide the plan: Pennsylvania exempts a producer with under 3,000 hens from retail licensing when the eggs are sold within five days of lay, on the farm or within 100 miles, kept at 45°F or below and cartoned with the farm's name; Texas exempts a producer selling only its own flock's eggs direct to consumers from the state egg license (cartons marked “ungraded” with name and address, new cartons, 45°F) but a farmers market stall needs a health-department permit; California registers every egg producer with its agriculture department (\$75 the first year, \$50 after). Check your state's egg law before the first dozen.
- Cooking, cutting and jarring — In the US washed whole produce and eggs are farm products; anything cooked, cut, pickled or jarred is a food product under your state's cottage-food law or a licensed kitchen, and sprouts and cut produce are processed food under the FDA's rules. Meat and poultry have their own federal and state exemptions and inspection — leave them to year two. Check your state's cottage-food rules before the first jar.
- Pesticides and organic claims — In the US restricted-use pesticides need a private applicator license from the state agriculture department (Texas charges \$100 for five years, with a training course and 15 credits to renew); general-use products need the label followed. Calling produce “organic” needs USDA certification once organic sales pass \$5,000 a year — the cost-share program refunds 75% of certification costs up to \$750 a scope for 2025 and 2026 — and until then “no spray” or “grown without synthetic pesticides” is the honest phrase.
- Insurance and the markets — In the US a farm liability policy — or a farm rider on the homeowner's policy for a very small operation — covers the u-pick visitor who falls and the car at the stand, and every farmers market asks for a product-liability certificate naming the market before you set up; the

market's own permit covers your stall for most items, and the egg and cottage-food permits are yours to hold.

Milestones: the next 30 days

The first month's to-do list for Copperleaf Market Farm, in order:

- Sign a long lease on the land, and get the water tested and the soil sampled
 - Register with the county FSA office for the farm number, and ask about the microloan and the NRCS tunnel program
 - Form the LLC, take the free EIN, open a business bank account and get the state ag exemption number
 - Write the crop plan and the CSA box plan, and order the seeds, trays and the tunnel kit
 - Buy the walk-behind tractor and the tiller, and lay the drip lines on the first beds
 - Order the chicks and build the movable coop; read your state's egg rules before the first dozen
 - Build the cooler room around the CoolBot, and the wash-pack station
 - Apply to two farmers markets for the season, and get the liability certificate they ask for
 - Put the website live with the CSA sign-up and the online store, claim your Google Business Profile, and open the CSA for sign-ups by February
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Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- The lease, the farm number and the crop plan
- A month-by-month cash-flow projection showing the winter with no sales
- CSA sign-ups and payments received, market acceptances and any wholesale letters
- Quotes for the tunnel, the tractor and the cooler, and proof of liability insurance
- Your credit report and your growing experience

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions: zarla.com/business-plan-generator?industry=farm
