Partnership 

*for* Sustainable 

Communities 



**Urban Farm Business Plan**

**Worksheets**



July 2011

| **No.** | **Worksheet** | **Purpose** | **Where to Find It** |
| --- | --- | --- | --- |
| 1 | Before You Begin | Document your reasons, expertise and resource needs. | Urban Farm Business Plan-Worksheets (MS Word) |
| 2 | Introduction | Document the information to include in the Business Plan introduction. | Urban Farm Business Plan-Worksheets (MS Word) |
| 3 | Vision | Document the information to include in the Business Plan vision statement. | Urban Farm Business Plan-Worksheets (MS Word) |
| 4 | Mission | Document the information to include in the Business Plan mission statement. | Urban Farm Business Plan-Worksheets (MS Word) |
| 5 | Goals | Document the information to include in the Business Plan goal discussion. | Urban Farm Business Plan-Worksheets (MS Word) |
| 6 | Organization & Management | Document the information about the organization & management of your business. | Urban Farm Business Plan-Worksheets (MS Word) |
| 7 | Market Analysis | Document the information to include in the market section. | Urban Farm Business Plan-Worksheets (MS Word) |
| 8 | Market Segments | Document the information about customers and market segments (complete one worksheet for each market segment). | Urban Farm Business Plan-Worksheets (MS Word) |
| 9 | Product | Document the information about your product (complete one worksheet for each market segment). | Urban Farm Business Plan-Worksheets (MS Word) |
| 10 | Distribution | Document the information about your approach to storage and distribution (complete one worksheet for each market segment). | Urban Farm Business Plan-Worksheets (MS Word) |
| 11 | Pricing | Document the information about your approach to pricing (complete one worksheet for each market segment). | Urban Farm Business Plan-Worksheets (MS Word) |
| 12 | Sales Volume | Document the information about potential sales volumes. | Urban Farm Business Plan-Worksheets (MS Word) |
| 13 | Competition | Document the information about competitors (complete one worksheet for each market segment). | Urban Farm Business Plan-Worksheets (MS Word) |
| 14 | Promotion | Document the information about your approach to promotion (complete one worksheet for each market segment). | Urban Farm Business Plan-Worksheets (MS Word) |
| 15 | Crop Management | Document the information about your approach to production management. | Urban Farm Business Plan-Worksheets (MS Word) |
| 16 | Planting & Harvesting Schedules | Evaluate approach to planting and harvesting. | Urban Farm Business Plan-Worksheets (MS Word) |
| 17 | Farm Planning | Assist in estimating the operating expense for the farm and size and capacity of the farm. | Urban Farm Business Plan-Worksheets (MS Excel) |
| 18 | Yield | Document the information about farm capacity and size. | Urban Farm Business Plan-Worksheets (MS Word) |
| 19 | Physical Resources | Document the information about the physical resource needs. | Urban Farm Business Plan-Worksheets (MS Word) |
| 20 | Manpower Needs | Document the information about workforce needs. | Urban Farm Business Plan-Worksheets (MS Word) |
| 21 | Workforce Needs | Document the information about workforce needs. | Urban Farm Business Plan-Worksheets (MS Word) |
| 22 | Regulation & Policy | Document the information about your approach to regulations and policies. | Urban Farm Business Plan-Worksheets (MS Word) |
| 23 | Expenses | Calculate and document annual expenses. | Urban Farm Business Plan-Worksheets (MS Excel) |
| 24 | Income | Calculate and document the annual income. | Urban Farm Business Plan-Worksheets (MS Excel) |
| 25 | Profit & Loss | Calculate and document the annual profit or loss. | Urban Farm Business Plan-Worksheets (MS Excel) |
| 26 | Fixed Assets | Calculate and document the fixed assets and estimated costs to purchase and install. | Urban Farm Business Plan-Worksheets (MS Excel) |
| 27 | Funding | Calculate and document the sources of funding, the anticipated amount of funding that will be obtained from each source, and what, if any, are the limitations on the use of the funding. | Urban Farm Business Plan-Worksheets (MS Excel) |
| 28 | Funding Information | Document the information concerning the funding needs and sources. | Urban Farm Business Plan-Worksheets (MS Word) |
| 29 | Risk Management | Document the information about the potential risks that can impact the financial strategy. | Urban Farm Business Plan-Worksheets (MS Word) |

# Blank Worksheets

*This includes Worksheets 1-16, 18-22, and 28-29.*

*For Worksheets 17 and 23-27, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag)*.*

# Worksheet # 1 – Before You Begin

*Think about the primary reasons why you want to start an urban farm and the expertise and resources needed to develop the business plan.*

|  |
| --- |
| What are your primary reasons for starting an urban farm? |
|  |
| What expertise is needed on your planning team? |
|  |
| What resources will be needed to develop the business plan? |
|  |
| What values do you bring to this business that will help you define the success of the business? |
|  |

# Worksheet # 2 – Introduction

*The introduction describes the purpose of the business plan and the key issues addressed by the plan.*

|  |
| --- |
| What is the purpose of the business plan? |
|  |
| What information is contained in the business plan? |
|  |
| How was the business plan developed? |
|  |
| Who are the members of the business planning team? |
|  |
| What are the potential risks to the successful start up of the farm? |
|  |

# Worksheet # 3 – Vision

*The vision statement is an inspirational statement that describes your vision for the future of the farm and how your values will be incorporated into your farm.*

|  |
| --- |
| What economic, environmental, or community values are important to the success of the farm? |
|  |
| What products or services (in a general sense) do you expect to provide? |
|  |
| Who are the target customers? |
|  |
| What customer or market needs will your business address? |
|  |
| What do you expect the business to look like in the future? |
|  |
| How do you expect the business to be perceived by the community and customers in the future? |
|  |

# Worksheet # 4 – Mission

*The mission statement is a simple statement that communicates the fundamental purpose and expectations for the farm to customers and others outside of the business.*

|  |
| --- |
| What is the overall purpose of your farm? |
|  |
| What is the overall goal of your farm? |
|  |
| What do you want your business to be known for in the future? |
|  |
| To who do you want to communicate the mission statement? |
|  |

# Worksheet # 5 – Goals

*The goals describe what is to be achieved by the business in the future.*

|  |
| --- |
| What will the business market? |
|  |
| How will the business operate? |
|  |
| Who will be involved in operations? |
|  |
| What income or earnings are expected from the business? |
|  |
| What are the short-term goals (1- 5 years)? |
|  |
| What are the long-term goals (greater than 5 years)? |
|  |
| What goals are most important to achieving success in the business? |
|  |
| What short-term goals are necessary for the long term success of the business? |
|  |
| What is the priority of the goals? |
|  |

# Worksheet # 6 – Organization and Management

*Describe how the business will be organized and who will manage the business.*

|  |
| --- |
| How will the business be organized? |
|  |
| What is the ownership structure of the business? |
|  |
| Will there be an overseeing board or board of directors?  Who will be on it? What will their roles be in the business? Will there be compensation for these directors? |
|  |
| How will the business management be organized? A simple organization chart may be useful to explain the organization. |
|  |
| Who will be the key managers who will run the business? |
|  |
| What unique skills do the key managers bring to the business? |
|  |
| What will be the duties and responsibilities of the key managers? |
|  |
| How will the key managers be compensated? |
|  |

# Worksheet # 7 – Market Analysis

*The market analysis describes the general environment in which your business will be operating.*

|  |
| --- |
| What are the economic factors that affect a potential customer’s purchasing power and spending? |
|  |
| What are the demographic factors that describe who potential customers are, where they are, and how many are likely to buy your product? |
|  |
| What are the social and cultural factors related to the basic values, perceptions, preferences, and behaviors of your potential customers? |
|  |
| What voids in the market will be filled by your farm? |
|  |

# Worksheet # 8 – Market Segments (Customers)

*Divide the larger target market into submarkets (market segments), such as direct marketing to individual households or business-to-business marketing. Describe the characteristics of each market segment. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| What is the size and geographic location? |
|  |
| What characteristics (demographics) define the target customers? |
|  |
| What are the attributes of the market segment related to personality, values, attitudes, interests, or lifestyles? |
|  |
| What are the needs and preferences of the market segment? |
|  |
| What are the trends and/or market conditions for the market segment? |
|  |
| What product will appeal to the market segment? |
|  |
| What motivates buying decisions in the market segment? |
|  |
| What evidence is there that potential customers in the market segment want the product? |
|  |

# Worksheet # 9 – Products

*Describe the products to be offered and how they will compete in each market segment. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| What products will be offered? |
|  |
| What is the product availability (seasonal offerings)? |
|  |
| What specific product characteristics meet the needs of the market segment? |
|  |
| How are your products unique? |
|  |
| Why would a customer prefer your product to a competitor’s? |
|  |

# Worksheet # 10 – Distribution

*Describe how the product is planned to be distributed and how the product will get to each market segment. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| Will the product be pre-packaged? How will the product be packaged? |
|  |
| Will the product be stored prior to sale? How will the product be stored? |
|  |
| How will the product be distributed (farm stand, deliveries)? |
|  |
| How will product quality be maintained during storage and distribution? |
|  |
| Why is the selected distribution approach best for the market segment? |
|  |
| How will your business gain access to the market segment and distribution channels? |
|  |
| How often will the product be made available to customers in the marketing segment (deliveries, days and hours of operation)? |
|  |

# Worksheet # 11 – Pricing

*Describe the pricing strategy for each market segment and why it will be effective with the target customer in the market segment. Pricing is based on prevailing market pricing and costs of producing and distributing the product. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| What are the market prices for similar products? |
|  |
| What is the likely ability of your business to set prices? |
|  |
| What is the sensitivity of demand to price? |
|  |
| How will the product be priced for the market segment? |
|  |
| How does your pricing strategy compare with the competition? |
|  |
| What evidence is there that the target market will accept the price? |
|  |
| Why will the selected pricing strategy be effective? |
|  |

# Worksheet # 12 – Sales Volume

*Develop simple sales projections for each market segment using information about average product consumption, geographic location, and customer attributes, needs, and preferences. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| When and how long will the product be available for the market segment? |
|  |
| What is the potential number of customers for the market segment? |
|  |
| What are the potential sales per customer for the market segment? |
|  |
| What is the potential sales volume for the market segment? |
|  |
| What assumptions were made about the market segment? |
|  |
| What research was conducted or referenced about the market segment? |
|  |

# Worksheet # 13 – Competition

*Describe the competition for each market segment and how the business will be positioned to compete in each market segment. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| Who are the competitors for the market segment? |
|  |
| What are the advantages of your business in the market segment? |
|  |
| What are the disadvantages of your business in the market segment? |
|  |
| How will your business differentiate itself from your competitors? Why will customers switch to or select this business? |
|  |

# Worksheet # 14 – Promotion

*Describe how the product will be sold and what will be communicated to customers in each market segment. Complete a worksheet for each market segment.*

| **Market Segment:** |
| --- |
| How will your business gain access to the market segments? |
|  |
| What approach will you use for promotion? |
|  |
| How will you communicate the message? |
|  |
| What message will you communicate to your potential customers? |
|  |
| How often will customers be contacted through advertising and communications? |
|  |

# Worksheet # 15 – Crop Management

*Production management for a farm involves maximizing the food crops that can be produced on a piece of land in order to meet the objectives of the marketing strategy, in terms of the type, amount, and quality of crops that are to be produced, and the profitability of those crops.*

|  |
| --- |
| What approach will be used for crop production (native soil plantings, raised beds, aquaponics)? |
|  |
| What crop management alternatives will be implemented (e.g., weed, pest and disease control)? |
|  |
| How will soil fertility be addressed (e.g., enhance existing soils, compost, mulch, fertilizer)? |
|  |
| What type of water supply (e.g., city water, well) and irrigation system will be used (e.g., tile drains, drip zone irrigation, sprinkler systems)? |
|  |
| Will seeds or seedlings be used? How will seed and and plant selection be accomplished? |
|  |
| What waste handling and disposal will be required and how will it be accomplished? |
|  |
| What quality control measures will be needed? |
|  |
| How will security for the property, equipment, and crops be accomplished (e.g., fencing, cameras)? |
|  |
| Identify any other crop management issues (itemize)? |
|  |

# Worksheet # 16 – Planting and Harvesting Schedule

*Discuss your planting and harvesting schedules.*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| How will plantings be made to achieve the required crop harvest to meet the marketing strategy? | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What is your planting and harvesting schedule? Identify the year each crop will first be planted. | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Crop** | **Year** | **Activity** | **Jan** | | **Feb** | | **Mar** | | **Apr** | | **May** | | **Jun** | | **Jul** | | **Aug** | | **Sep** | | **Oct** | | **Nov** | | **Dec** | |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Plant |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Harvest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

# Worksheet # 17– Farm Planning

*For Worksheet 17, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag)*.*

# Worksheet # 18– Yield (Size and Capacity)

*Describe the production capacity and plans for future growth. Complete one worksheet for each market segment. A Farm Planning worksheet created in Microsoft Excel®* *to assist in estimating the yield of the farm is available* for download on the EPA urban agriculture website ([www.epa.gov/brownfields/urbanag](http://www.epa.gov/brownfields/urbanag))*.*

| What is the estimated output for each crop for this market segment during the first five years of production (e.g., pounds of produce per month)? | | | | | |
| --- | --- | --- | --- | --- | --- |
| **Market Segment:** | | | | | |
| Crop | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| Expected Output | | | | | |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
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|  |  |  |  |  |  |
| What are the plans for growth of the business for this market segment? | | | | | |
|  | | | | | |

# Worksheet # 19 – Physical Resources

*Physical resources include land, buildings, and equipment necessary to produce and market your crops to meet the objectives of the marketing strategy. Describe your physical resource needs and how they will be acquired.*

|  |  |
| --- | --- |
| List the resources needed. | Describe the physical resource and how it will be acquired. Describe any issues which may affect the use of or access to the resource (e.g., suspected or know environmental contamination on the property). |
| Land |  |
|  |  |
| Buildings |  |
|  |  |
| Other structures |  |
|  |  |
| Equipment |  |
|  |  |

|  |  |
| --- | --- |
| Tools |  |
|  |  |
| Supplies |  |
|  |  |
| Utilities |  |
|  |  |
| Other resources (Itemize)? |  |
|  |  |

# Worksheet # 20 – Manpower Needs

*Identify the labor tasks and estimate the number of hours per week and weeks per year required for each task.*

| Task | Year 1 | | | Year 2 | | | Year 3 | | | Year 4 | | | Year 5 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Hours/ week | Weeks/ year | Total | Hours/ week | Weeks/ year | Total | Hours/ week | Weeks/ year | Total | Hours/ week | Weeks/ year | Total | Hours/ week | Weeks/ year | Total |
| Marketing |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Marketing Total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Operations |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| Operations Total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Administrative |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| Administrative Total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Financial |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| Financial Total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

# Worksheet # 21 – Workforce Needs

*Describe the manpower needed to operate the farm. This should include management, as well as farm labor.*

| Position description. | What skills or experience are needed? | How will positions be filled (e.g., full-time, part-time, volunteer, service contractor)? | What benefits will be offered? | Typical salary range. |
| --- | --- | --- | --- | --- |
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|  |  |  |  |  |
| What training will be required and how will it be accomplished? | | | | |
|  | | | | |

# Worksheet # 22 – Regulation and Policy

*Identify the type of permits, licenses, regulations, or certifications and associated fees required to start up and conduct the business.*

| What regulatory requirements exist? What conditions or issues are associated with each requirement? What fees will be incurred? Can the requirement be met? | | | | |
| --- | --- | --- | --- | --- |
| Regulatory Issue | Requirement | Conditions or Issues | Fees ($) | Can it be met? |
| Planning |  |  |  |  |
| Zoning |  |  |  |  |
| Waste handling and disposal |  |  |  |  |
| Health |  |  |  |  |
| Safety |  |  |  |  |
| Building |  |  |  |  |
| Inspections |  |  |  |  |
| Environmental |  |  |  |  |
| Food handling (handling, storing, packaging, and distributing) |  |  |  |  |
| Business operations |  |  |  |  |
| Sales tax |  |  |  |  |
| Other (itemize) |  |  |  |  |

# Worksheet # 23 – Annual Expenses

*For Worksheet 23, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag)*.*

# Worksheet # 24 – Projected Income

*For Worksheet 24, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag)*.*

# Worksheet # 25 – Profit and Loss

*For Worksheet 25, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag)*.*

# Worksheet # 26 – Projected Fixed Assets

*For Worksheet 26, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag)*.*

# Worksheet # 27 – Projected Funding

*For Worksheet 27, refer to the Urban Farm Business Plan Worksheets (Microsoft (MS) Excel®), available on EPA’s urban agriculture website:* [*www.epa.gov/brownfields/urbanag*](http://www.epa.gov/brownfields/urbanag).

# Worksheet # 28 – Funding Information

*Describe the sources of funding (capital) to purchase and install the fixed assets needed to start up the farm and achieve the business plan.*

|  |
| --- |
| What are the potential sources of funding? |
|  |
| Are there specific limitations on the funding? |
|  |
| What are the critical assumptions concerning the funding? |
|  |
| What is the timing of the funding and how will it impact the achievement of the business plan? |
|  |
| How will the funding be obtained? |
|  |
| Are there expenses associated with the funding? |
|  |

# Worksheet # 29 – Risk Management

*Identify and evaluate potential risks that can impact the financial strategy and the success of the business plan.*

|  |  |  |
| --- | --- | --- |
| What are the potential risks that may need to be managed? | How likely is the risk to occur (high, medium, low)? | What is planned to minimize potential risks if they occur? |
| Production: |  |  |
| Marketing: |  |  |
| Financial: |  |  |
| Labor: |  |  |
| Other: |  |  |

**US EPA Region 5**

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