



BUSINESS PLAN IN URBAN AGRICULTURE

Business name: Blueberry culture in ecological system

Entrepreneur's name: Toma Olga

Name of the enterprise (to be established) : SC ECO-AFIN SRL

Country Romania

Address Bucharest, Sector 4

* under the guidance of CICIA



EXECUTIVE SUMMARY:

Problem:

Currently, a good part of people's concerns are related to solving the problems of food and ameliorative agriculture.

We are aiming to create a culture plan on personal property to obtain bush fruit crops (blueberry culture).

Idea / Solution:

From the collected information, it follows that the blueberry is a shrub whose fruits are rich in bioactive components necessary to maintain people's health. Blueberries picked from the forest are richer in bioactive substances, but the quantities that can be obtained are limited and dependent on climatic factors (temperatures, precipitation).

Cultivated blueberry provides vigorous plants with improved fruiting which allows the design and implementation of a production and marketing plan

Target market:

The market has two components:

- a passive market for capitalizing the harvest in its raw state with conditioning operations. It also involves storage at refrigeration temperatures.
- an active processing market to obtain different food products: cranberry, cranberry juice, jam, jam, marmalade, etc. a.

Competition:

There is a competitive market on several levels:

- alternative cultivated fruits (shrubs): strawberries, strawberries.
- forest fruits delivered by pickers (strawberries, strawberries, raspberries, blueberries (wild), cranberries, gooseberries.
- other orchard fruits: cherry, sour cherry, apricot, apple, hair, quince.
- other fruits of forest trees (bird cherry, forest apple).
- other forms of sale: dry (teas).

Key aspects of the financial plan :

1. Costs:

- investment: cultivation, fencing, storage, conditioning, processing (for prepared varieties).
- production: labor (pickers), packaging, labels (identification, traceability).
- salaries: directly productive, indirectly productive.
- operation: use, wear and tear, depreciation, operating time.
- utilities: industrial waste, technological water, exploitation water, discharge water, recirculation water, electricity, thermal energy, methane gas.
- administrative: administration, management, coordination, records, registration.

2. Sales and promotion: promotion, display, contracting, marketing, delivery conditions, pre-sale storage.

3. Profitability: working assumptions and their verification. Profitability is determined by the volume of merchandise sold and collected.
4. Funding: shareholders must have enough capital to support the activity independently of the collection terms; this is solved through capital / capitalization, through credits, through non-reimbursable financing from public sources. For this variant, the condition is to be part of the eligible group for the objectives of the funding calls:
5. A roadmap of where we are now and the specific milestones we want to reach: I have a sum of money and want to invest it in a profitable business. I learned that horticultural plantations, especially those of shrubs, are in great demand: raspberries, blackberries, currants, gooseberries... Blueberries and cranberries go to higher altitudes. A paper on the subject revealed that this investment requires a number of amenities to be viable.

The following steps must be completed:

Stage 1: Realization of the plantation

Stage 2: Maintenance of the plantation

Stage 3: Harvesting

Stage 4. Conditioning

Stage 5: Storage/Storage

Stage 6. Preparation for processing

Stage 7. The sale

Each of these stages involves costs

- investment costs
- operating costs (production)
- administrative costs
- salary costs
- environmental costs

1. Identification data of the enterprise (to be established)

Identification data of the enterprise (to be established) (type of business, location, manager, partners)

Toma Olga is the business administrator. She is 42 years old and has been working in the agri-food field, especially in the fruit-vegetable area for more than 20 years. She is a high school graduate, but intends to continue her studies in the immediate future. Her desire is also animated by personal motivation, she has her 14-year-old daughter in her personal support, thus being a single-parent family.

He is a motivated person and wants to become an entrepreneur again.

2. Field of activity: NACE code(s)

CAEN code 0125 - Cultivation of fruit trees, strawberries, nuts and other fruit trees

CAEN code 1032 - Manufacture of fruit and vegetable juices

CAEN code 1039 - Processing and preservation of fruits and vegetables nca

CAEN code 1101 - Distillation, refining and mixing of alcoholic beverages

CAEN code 1107 - Production of non-alcoholic soft drinks; the production of mineral waters and other bottled waters

3. Objectives :

a) Short-term objectives

- making connections to utilities according to technological and hygienic-sanitary needs
- reaching the quality standards at each stage in the list above;
- securing the plantation: people, wild animals, insects, bad weather;
- the organization of public activities for socializing, tasting, informing, disseminating the experience

b) Long-term objectives

- increasing the notoriety of the company for market expansion;
- Diversification of the products offered to the market: at the beginning, refrigerated and frozen fruits will be delivered; then preparations will be delivered;
- increasing the quality of products;
- Creation of consulting services for the use of products;
- Creation of a web page presenting the company and its products;
- reaching the production capacity in the third year of vegetation;
- Recovery of the investment up to the fifth year of vegetation;
- a 10% market share;
- Qualification and specialization of employees,

4. Products/services

- fresh blueberries (DUKE, BLUECROP, ELLIOTT)
- frozen blueberries
- chilled blueberries
- tuned
- blueberry jam;
- blueberry juice;
- blueberry pancakes;
- dehydrated blueberries
- blueberry smoothies
- blueberry cake
- blueberry jam;
- blueberry cake .

A high-performing plantation requires an investment of 17,000 - 18,000 euros/ha and a production of 9 - 12 tons

The number of plants per hectare is 4,700 plants

The fruiting period is 3-5 years from planting

Maturity is reached at 7-8 years

The duration of vegetation and exploitation reaches up to 45 years¹

Necessary vegetation temperature 15 – 16 °C.

1 hectare of plantation is created which will bear fruit 3 years after planting.

The market demand is high, so the reduced harvest of the first 2 years is also counted on. Several assortments will be made. Samples of blueberry-based products will be prepared. Tasting events will be organized.

The production and assortment structure up to the entrance to the fruit:

¹ <https://cultivaprofitabil.ro/plantatie-de-afine-exemplul-unui-fermier-care-vinde-la-export/>

Production/service plan to be completed:

No. productively	Product name	Year 1 quantity	Year 2 quantity	Year 3 quantity	Year 4 quantity
1	Fresh blueberries	two hundred	500	3,000	3,000
2	Frozen blueberries		50	2,100	4,000
3	Chilled blueberries			1,500	2,000
4	affinity			450	500
5	Blueberry jam			250	400
6	Blueberry juice			0	50
7	Blueberry Pancakes			50	50
8	Dehydrated blueberries			1,200	1,500
9	Blueberry smoothie			50	50
10	Cake with blueberries			50	50
11	Blueberry jam			300	300
12	Blueberry Cake			50	100
	Total	two hundred	550	9,000	12,000

Blueberries have been included in the category of "super fruits" on Earth. They have **among the most antioxidants in the world**, often topping charts comparing fruits and their benefits.

They have a **dark blue colour** and a special taste; blueberries are among the most popular berries. Small, round and incredibly healthy, they have come to the attention of the general public due to the many healing properties they have.

The **consumption of blueberries has tripled in the last 5 years**, and this trend is continuously increasing.

More and more people are becoming aware of their importance and the many health benefits they have.

These berries have **among the most antioxidants in the world**, often topping charts comparing fruits and their benefits.

Along with antioxidants we also find essential vitamins and minerals for the body, which work together to protect it.

That's an impressive composition for a single fruit, which is why blueberries are being studied in universities around the world to unravel their mysteries and full healing potential.

Blueberries contain:

Vitamin A	Iron	Zinc	Anthocyanins	Organic acids
B Vitamin Complex	Calcium		Phosphorus	Flavonoids
Folic Acid				
Vitamin C	Magnesium	Selenium		Pectin
Vitamin E	Manganese	Sodium	Quercetin	Resveratrol
Vitamin K	Potassium		Myricetin	

5. Machinery , equipment and tools

Modular conditioning, storage, processing line:

- reception room; 25 sqm.
- conditioning room and transfer in crates; 25 sqm.
- cold station to ensure low temperatures; outdoor stand;
- storage space; it is a container divided into 4 cells for storage, preservation; 200 square meters; plastic crates, each with 4 – 6 kg. Stacking.
- processing mode: double-walled work vessels, pressure water boiling vessels
- packaging line for jars, bottles, molds for jam, jam, syrup, affine.

6. Marketing and Sales

a) Potential suppliers to the company

No.	Name of materials supplier	productively	Quantity (per year)	Price per unit.	Value (Euro) per year
1	The Mill Nursery	Blueberry seedlings	4700 pcs.	2.4	11,280
2	ADRI PRODCOM SRL	Peat	40 kg	1.5	60
3	NATURALINVEST SRL	Fertilizer	50	4	two hundred
4	DEDEMAN Mathäus	Foli	300 KG	8	2400
5	Christian Food Industry	Casero	18000 pcs.	0.45	8100
6	APA SERV SA	The water	400 m ³	1.5	600
7	It's him	Electricity	25000 Kwh	0.136	3400
8		Transport	100 trips	20	2000
	TOTAL				28,040

b) Potential customers of the company

No. crt	Customer (Name and address)	Value (Euro)	% of sales
1	The squares of the city of Piatra Neamt	2000	40%
2	confectioneries		30%
3	restaurants		10%
4	Own store sale		20%
Total		2000	100%

c) Competitors

1. "Afine Bio Reditu" farm, Reditu-Neamt
2. Neamt culture blueberry, Negresti-Neamt
3. Turturesti-Neamt nursery
4. Melanisa Nursery, Horia-Neamt
5. Dobru Estate, Vanatori-Neamt



7. Organization and management

For the smooth running of the blueberry plantation, the following human resources are necessary:

- 1 administrator;
- 1 company accountant;
- 1 operator on interior activities (technologist);
- 1 operator for outdoor activities (on the plantation);
- 5 seasonal unskilled workers;
- consultant staff for occasional services;
- outsourced services: accounting.

8. SWOT ANALYSIS

STRENGTHS +	WEAKNESSES –	
<ol style="list-style-type: none"> 1. The blueberry market in Neamt county is unsaturated (few blueberry plantations). 2. Interest and determination to get the business off the ground. 3. A takeover on the fly of a "patent" of nature. 4. It can be developed with a varied range of products. 5. High quality of the products. 6. Compelling health attributes. 7. Business that recovers quickly. 8. Multiple expansion and export possibilities. 9. Favorable legislative framework for SMEs plus the possibility of financing supported by European funds. 	<ol style="list-style-type: none"> 1 . The share of fixed costs is high (may affect the repayment plan). 2. The company is at the beginning, without market, without suppliers. Slow upward walk. 3. Gap between production and promotion. 4. Fluctuating rhythmicity in deliveries. 5. Learning on the go. 	INTERNAL FACTORS



OPPORTUNITIES +	THREATS –	
<ol style="list-style-type: none"> 1. Purchase requirements favourable to healthy products. 2. Enough room for learning on the go. 3. Capitalization investment can be used (the risk of sales is lower than the risk of loans. 3. Increased interest of citizens for healthy and health-giving products. 4. Favorable local policies. 	<ol style="list-style-type: none"> 1. Imports at low prices, especially from Poland. 2. Increasing demands from the control bodies (DSVSA). 3. Possible emergence of new suppliers. 4. The economic-financial crisis at the national and international level causes unpredictable syncope in deliveries. 5. Application of new regulations that increase production costs. 	<p>EXTERNAL FACTORS</p>

9. Business

Model

Canvas



Business Model Canvas				
Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
Water, irrigation suppliers; Agricultural work suppliers; Technical services for the cold station; Producer groups. REASONS FOR PARTNERSHIP: Technological optimization Risk reduction Organization of production	CATEGORIES: Vegetation HARVEST Storage Processing PACKING	CHARACTERISTICS: Bioactive performance of blueberries on health and well-being. Savings in the personal budget. Novelty, Performance, Healthy Product / Annual Cure, Brand / Launch, Price / Cost Reduction, Risk Reduction / Accessibility, Convenience / Use	CUSTOMERS Confectioneries, Pastries, Artisanal Blueberry Processing Units. Addressing relatives, acquaintances, friends, person to person, door to door.	CUSTOMER SEGMENTS Forms that carry out food activities: public food, artisanal food industry. Home consumers: prepare different dishes in the family kitchen. Destinations : restaurants , pizzerias , canteens of institutions , hospitals , companies, schools, kindergartens . People physical .
	Key Resources TYPES OF RESOURCES: Physical: electricity, water; Intellectual property (patents, brands); Human (employees); Financial (cash flow).		Channels CHANNELS Direct communication; Marketing; Market; Communal fairs; Commercial centers; Theme fairs; Profile festivals; Advertising; Web page.	
Cost Structure			Revenue Streams	



EXAMPLE OF CHARACTERISTICS:

Fixed costs (salaries, rents, utilities, investment recoveries);

Variable costs (production, sales, supply).

TYPES:

User fee, subscription fees, lending/rental/leasing, licensing, brokerage fees, advertising;

Sale of finished or semi-finished products (blueberry casserole);

Negotiated prices upon contracting;

Fixed prices but flexible delivery.

PRICE DYNAMICS:

Price elasticity prompts us to have wide price margins to accommodate market re-formulations.

10. Business GANTT chart

WEEK START INFORMATION	WEEK 1							WEEK 2							WEEK 3							WEEK 4							
	23/10/2023							30/10/2023							06/11/2023							13/11/2023							
	2.3	24	25	26	27	28	29	30	31	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	
ACTIVITY	m	T	w	T	F	S	S	m	T	w	T	F	S	S	m	T	w	T	F	S	S	m	T	w	T	F	S	S	
PROJECT/BUSINESS NAME																													
Task 1: Signing contracts with suppliers	█	█	█	█																									
Task 2: Purchase of machinery, equipment and tools		█	█	█	█	█	█																						
Task 3: Delivery of machinery/equipment				█	█	█	█																						
Task 4: Planning the production space						█	█	█	█	█	█																		
Task 5: Testing the installations										█	█	█	█	█	█	█	█	█	█	█	█	█	█						
Task 6: Teaching the urban production space																█	█	█	█	█	█	█	█	█	█	█	█		

11. Financial projections

a) *Expenses/Costs* Cost for installation, One-Time or Start-up Costs, Vertical garden, Repairs and Maintenance, Equipment and Tools (Fuel, Equipment leases, Rentals, Processing equipment, Tools, Truck), Seed & Soil Materials, Fertilizers and pesticides (if any), Seed/seedlings, Soil preparation, Supplies, Human Resources & Personnel, Insurance, Training and professional development, Accounting, Consulting, Contractors, Legal, Sales and Distribution, Storage, Rent, Marketing and Advertising, Signs, Licensing, Utilities (Electric , Telephone, Water, Sewer,Heat, General and Administrative (Bank Charges, Computers, Insurance, Liability, Licenses, permits, and fees), Taxes - entity or corporation, Taxes – property, Promotion for opening, Community recruitment, Opening ceremony or other costs you estimate)

b) *Income : sales value*

- euros -

Profit & Loss Projection	Year 1	Year 2	Year 3
Proceeds			
Projected Sales (Production x Price)	800	2,200	63,000
Grants and other receipts	20,000	15,000	5,000
Total Receipts			
Expenses / costs			
Annual setups and replacements	100	100	100
Total current repairs and maintenance and maintenance	1000	1000	1000
Equipment and Instruments	100	100	100
Materials (geomembranes), saplings	11,280	2,400	0
Human Resources & Personnel	36,960	36,960	36,960
Sales and distribution	1,300	1,300	1,800
Marketing and Advertising	2,050	2,050	1,000
Utilities	5,300	6,200	6,350
administration	5000	5000	2000
Taxes and fees	500	553	600
Total expenses/costs	63,590	55,663	49,910
Net Profit / Losses = Total receipts - Total expenses	-43,590	-38,463	+18,090

12. Sustainability of the project and impact on the area/people

The first sustainability target is the institutional one: the collected revenues are planned to achieve the cycle of money - goods - money and for the repayment of loans. If the business development records profit in all 3 years it can express its business success.

The commercial aspect is essential in maintaining the pace of sales. Correlation with stocks establishes a pace of deliveries that does not have to burden the financial efforts of the customer. If the business proves to be successful (economic sustainability) an expansion can be considered based on a new adjusted business plan. This involves the expansion of the planted area and the acquisition of new processing / storage / processing machinery and equipment related to the new production capacity.



13. The project financing:

Investments in a grant fund; (search for financing program for which I am eligible);
Bank credit – with many assumed risks and high costs;
Capitalisation.

14. Risks

The activity is relatively new and involves new cultural paradigms.
Extreme weather: heavy rainfall with floods / drought and water shortage (blueberry requires a lot of water for vegetation).
The market is growing and new manufacturers may emerge that re-establish relationships with customers.
Entering the market can be timid. Alternative solutions must be found to counteract the competition: increasing the stored processed and partially processed quantities: freezing, drying.
Intensification of marketing activities. Loyalty or quantity based customer tax incentives program.
Constant monitoring of health status: timely treatments for the eradication of diseases and pests.