



**N2S INVESTMENTS**



**Enterprise Number:  
2014/165055/07**





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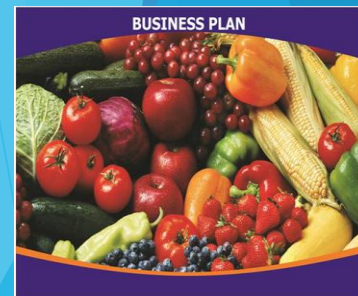
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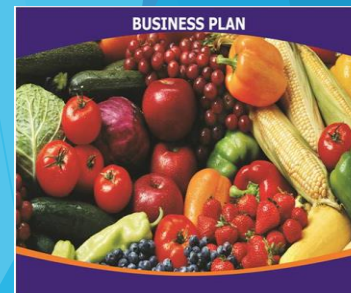


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# ABOUT US

## Mission

Our mission is to ensure that our consumers / consumers get value for their money in products and services that will be supplied by our business. Ensuring that we produce enough food for our people in South Africa, Africa and beyond.



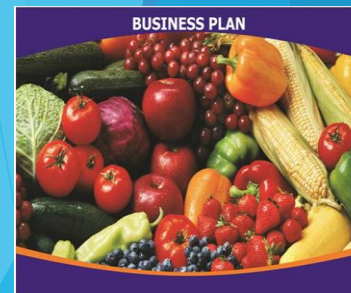


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# ABOUT US

## ▶ Vision

- ▶ We want to be the leading organization in ensuring food security in South Africa, Africa and even beyond. Conserve water to avoid water depletion by year 2030, ensure that environment which we operate in is protected to subsequently protecting our Ozone Layer.
- ▶ We will trust and respect one another, embrace diversity, take pride in our work and company.
- ▶ We will recognize and fulfill our social and community responsibilities
- ▶ We will be driven by our customer's needs; expectations and we will serve them with a passion
- ▶ We will expand our operation to create jobs for the jobless and alleviate unemployment and poverty
- ▶ We will achieve all this through a professional team of dedicated and empowered people, committed to excellence through continuous improvement.





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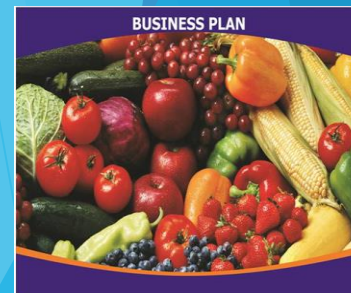
# ABOUT US

## Values are:

- ❖ Going green
- ❖ Sustainability
- ❖ Professionalism
- ❖ Reliability
- ❖ Ethical

## Objectives are:

- ❖ Produce organic foods
- ❖ Promote household water purification
- ❖ Promote wastewater treatment
- ❖ Facilitate decent recycling activities

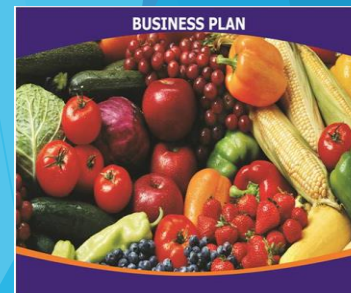




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# OUR VALUE PROPOSITION

- ▶ Our business's key purpose is to improve people's health through agriculture & nature reservation
- ▶ We action oriented in getting solutions for the current issues within the region:
  - ▶ Water purification (industrial and house holds) from water born diseases
  - ▶ Pollution
  - ▶ Land degradation through mine's depositions and waste
  - ▶ Scarce resources including natural resource
  - ▶ Scarce work opportunities
- ▶ Knowledge of market trends and awareness of future needs for example the upcoming sugar taxes thus we looking into growing alternatives like stevia
- ▶ Green Company : reduction of carbon footprint, give back to nature what ever we take away - Few examples:
  - ▶ Water conservation
  - ▶ Water harvesting
  - ▶ Modern recycle systems and processes
  - ▶ Solar energy to minimize the use of hydro & thermal power use
- ▶ Focus on current and future world needs Organic vegetables including maize, animals and explore Aquaculture for the farm to sustain itself.



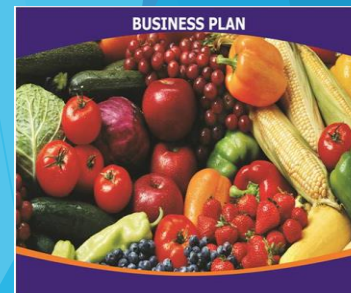


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# OUR BUSINESS EXCELLENCE PRINCIPLES

- ▶ We take care and prioritize Safety, Quality, Environment and Productivity
- ▶ We Respect everyone and act with integrity
- ▶ We deliver Value to our customers through DATA Driven Decision making
- ▶ We commit to Speed of Execution to drive Growth and Innovation

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# Executive Summary

## 2.1 The Business

The N2S Investments PTY LTD will be a registered company in Carolina, South Africa. The business will aim to provide fresh fruits and vegetables to its customers. Along with it, we will provide high-quality dairy products. Instead of competing with other farms in town, we will mainly focus on the quality and pricing of our products.

## 2.2 Management of Agriculture

The N2S Investments PTY LTD Farm will be managed Sandile Ncamiso Thwala. He will look into all the operations going on the farm. For his assistance, three managers will work with him. These managers will be trained for a month before starting their jobs. As per this agriculture business plan, Sandile will hire some highly experienced farmers who will look after the growth and management of fruits and vegetables. Sandile will ensure the quality of production himself to meet the international HASSAP standards.





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## 2.3 Customers of Agriculture

Customers are the backbone of every business. If you know the right audience for your business, you will be able to achieve your target. You will get the idea of how to run your business if you understand your customers. The main customers for the agriculture business will be the following:

- Export to Foreign Markets
- Domestic Hotels and Restaurants
- Domestic Food Companies

## 2.4 Business Target

### Note

The main goal of N2S Investment PTY LTD Farm is to produce high-quality products for the people. We do not compromise on the hygiene and our team takes care of it. The most important thing that matter to us is our customers' satisfaction.

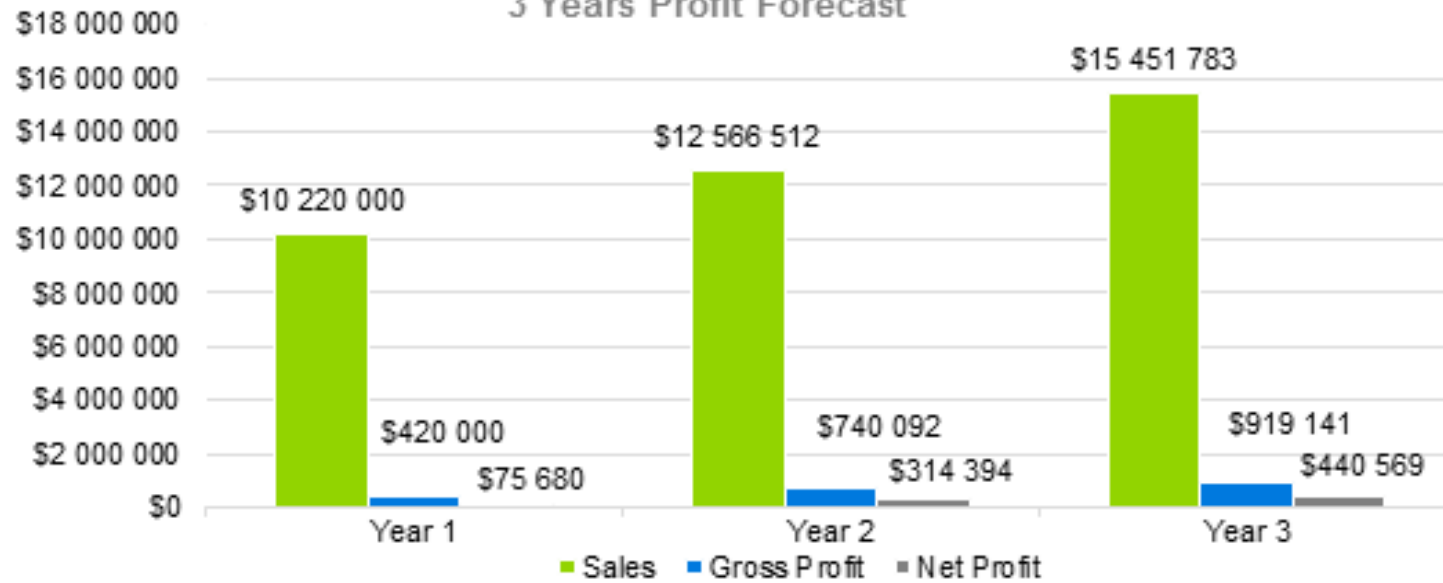
Here are our targets:

- Our primary target is to become the most loved farm by people within the next 3 years of our launch.
- Our secondary target is to increase the net profit every month.



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### 3 Years Profit Forecast





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Company Summary

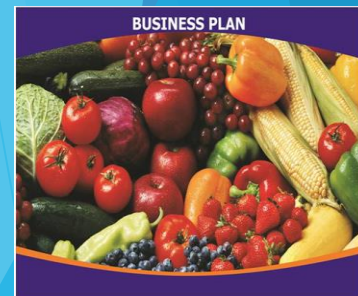
3.1 Company Owner

The owner N2S Investments PTY LTD will be Nhlanhla Dlamini. Nhlanhla had a dream of starting his own business since he was a teenager. He wanted to produce high-quality products that do not contain harmful chemicals, hence the organic commercial farming.

3.2 Why the farm is being started?

N2S Investments PTY LTD wanted to produce chemical-free and organic products for the people. He says that nowadays, it is difficult to find something that is purely organic and chemical-free.

Companies and farms are using harmful chemicals to increase their production. Due to it, they have ignored the quality and only focus on the quantity of production. To produce pure products, N2S Investments PTY LTD planned to start a farm of its own. N2S Investments PTY LTD also wants to produce products that are affordable and easy to buy.





### 3.3 How the Farm will be started?

Our business plan for the organic produce, will mention all the steps leading to the start of the organic produce so that the business will be successful. The agriculture export business plan will include all the necessary steps needed to start an agriculture business. All the right techniques and ideas will be sourced from Before starting a farm, you need to consider these essential steps:

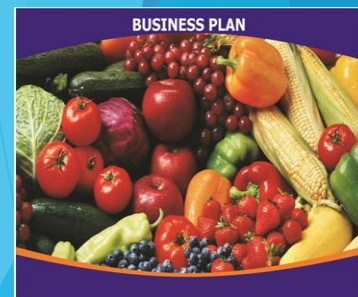
#### Know your Niche

The first and most important step before starting this business we identified our niche as Food supply stores in South Africa, Africa, and the world over. We realized that without deciding the niche, we could not start a healthy business.

#### Research Market

Once we have decided on our niche, we will need to do market research. For instance, we have planned to grow a specific fruit & vegetables, so to make the business successful, we should know who will buy our products. Making research on the market will let us know about our competitors and how will we sell our product.

If you are interested in particular fruit, vegetable or product, first learn more about the local market.



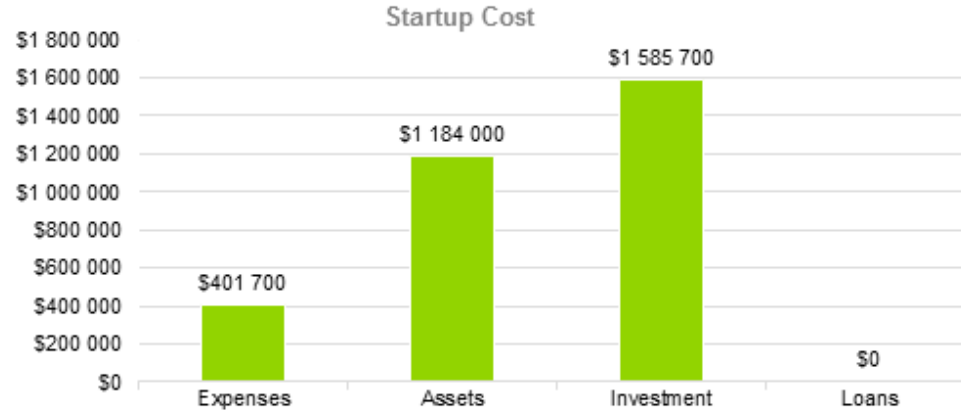


## Find the Right Land

Once we have decided what product we are going to plant, we need to take the next step, i.e., deciding the land.

If we are starting at a low budget, we can take land on lease. But if we have sufficient investment to start, we can buy our land. If we start the farm on our land, we will have complete control of our farm. But at the same time, there will be more risk factors of financial loss.

In the sample of an agricultural business plan, we will find more detailed steps on how to start a farm business depending upon the type of farm we want to start.





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## Start-up Expenses

<b>Legal</b>	\$252,000
<b>Consultants</b>	\$0
<b>Insurance</b>	\$28,000
<b>Rent</b>	\$30,000
<b>Research and Development</b>	\$29,000
<b>Expensed Equipment</b>	\$59,000
<b>Signs</b>	\$3,700
<b>TOTAL START-UP EXPENSES</b>	<b>\$401,700</b>



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## Start-up Assets

**\$330,000**

## Start-up Assets

Cash Required

\$348,000

Start-up Inventory

\$52,000

Other Current Assets

\$215,000

Long-term Assets

\$239,000

**TOTAL ASSETS**

**\$1,184,000**

Total Requirements

**\$1,585,700**



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## **START-UP FUNDING**

Start-up Expenses to Fund	\$401,700
Start-up Assets to Fund	\$1,184,000
<b>TOTAL FUNDING REQUIRED</b>	<b>\$1,585,700</b>





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## Assets

Non-cash Assets from Start-up	\$1,566,000
Cash Requirements from Start-up	\$378,000
Additional Cash Raised	\$58,000
Cash Balance on Starting Date	\$36,000
<b>TOTAL ASSETS</b>	<b>\$2,038,000</b>



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<b>Liabilities and Capital</b>	
<b>Liabilities</b>	<b>\$30,000</b>
<b>Current Borrowing</b>	<b>\$0</b>
<b>Long-term Liabilities</b>	<b>\$0</b>
<b>Accounts Payable (Outstanding Bills)</b>	<b>\$48,000</b>
<b>Other Current Liabilities (interest-free)</b>	<b>\$0</b>
<b>TOTAL LIABILITIES</b>	<b>\$78,000</b>



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**Capital**

**Planned Investment** **\$1,585,700**

**Investor 1** **\$0**

**Investor 2** **\$0**

**Other** **\$0**

**Additional Investment Requirement** **\$0**

**TOTAL PLANNED INVESTMENT** **\$1,585,700**

**Loss at Start-up (Start-up Expenses)** **\$374,300**

**TOTAL CAPITAL** **\$1,960,000**

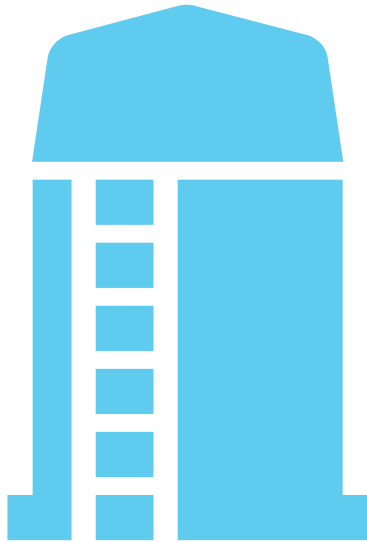
**TOTAL CAPITAL AND LIABILITIES** **\$2,038,000**

**Total Funding** **\$1,585,700**

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#### ▶ Services

▶ In agriculture service business plan, will mention all the services and products that your farm will produce. In the business plan agriculture pdf and business plan for agriculture will be available online. You will find the services that our farms offer. Our products include the following:

#### ▶ Fruits

▶ We will produce fruits that are chemical-free and pure. We believe in producing organic products. Unlike other farms, we do not use any chemical that increases the quantity.

#### ▶ Vegetables

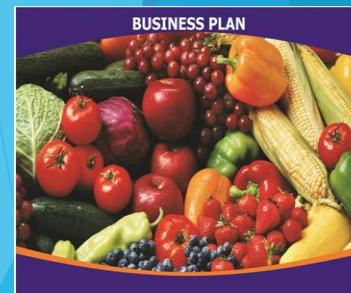
▶ We will produce 100% organic vegetables. Our focus is on quality and our customer satisfaction.

#### ▶ Cereals & Grains

▶ We will also produce export-quality cereals and grains.

#### ▶ Dairy Products

▶ We will also be offering two dairy products (milk and butter) to further supplement our sales.



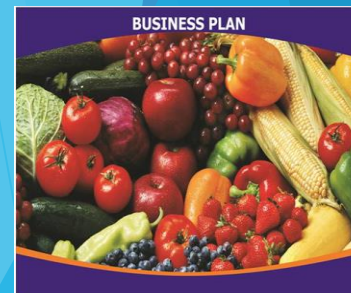


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### ▶ Growing Mushrooms

▶ Mushroom is a very popular Unlike various other crops, mushrooms can grow in less than a month. It is ready to be harvested in just about 21 days. This is the reason mushrooms have a high profit margin. Often new entrepreneurs are restless to harvest and sell their crops. So, if you too are one such impatient entrepreneur then mushrooms will not make your wait too long to be ready. You can sell them in 3 weeks' time from d date of cultivation.

- ▶ Mushroom farming comprises of 6 stages- first you need to compost; next spawn; case; pin and finally crop it.
- ▶ The soil of your farming land must be suitable for growing mushrooms. If this suits your soil, then this is the best crop to grow. Some soils only support specific mushroom cultivation. The environment also plays a significant factor.
- ▶ You can aim to sell the produce in the local markets and trade them. There are various countries that use mushrooms in their everyday meals. If your land in near such countries, where mushrooms are a favourite among the masses, then this is the best crop to cultivate in your farming land. Also, the convenience of export can take your mushroom business to far off markets as well.

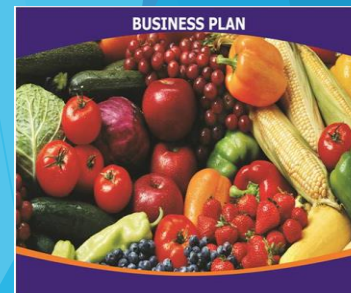




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### ▶ Potato Farming

- ▶ This is a very common vegetable. Yet, you should consider this as potato cultivation is greatly rewarding in many ways. Potato is consumed in meals almost daily by people both at home as well as in canteens. It is yummy, simple and very nutritious. The demand for potato is so high that even if there are other near-by farming areas growing potatoes, you still can produce it and benefit largely.
- ▶ There are a large variety of potatoes, so check the soil and the market, in order to decide which potato, you should cultivate in your land. You can opt for the sweet potatoes or Irish potato farming. They are quite popular across the globe. Furthermore, they can be sold as vegetables directly and can also be sold in the processed form.
- ▶ You can choose bulk potato farming and process them if you have the capital and equipment. Potato chips and French fries are savoury snacks loved by all. You can never go wrong with potato business as it ensures a high profit margin.
- ▶ You can also choose to sell potato seeds. This is an excellent money-spinning business idea. Get in touch with local, national, and international potato cultivators to sell potato seed tubes and make a flourishing agriculture business out of it.



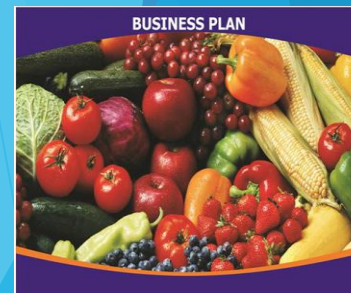


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### ▶ Spice Production

▶ With the widespread knowledge about the health benefits hidden in various spices, household cooking as well as commercial restaurants have started using spices in their food in daily basis around the world. Furthermore, the boost in flavour and the pleasant aroma that come from adding spices to cuisines has made spices a favourite ingredient in the kitchen. The high demand and being a very costly product, spices are a great option for agriculture farm business plan. Spice cultivation can churn a lot of money-making farming a flourishing business opportunity.

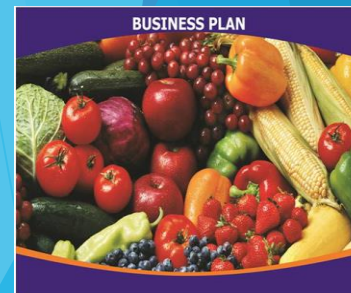
- ▶ There are a large variety of spices available such as cardamom, black pepper, nutmeg, cumin, etc. You have a lot of agriculture farming options when it comes to spices.
- ▶ You can choose to start farming the spice as per the popularity in your locality.
- ▶ Spices can be used in food either whole, sun dried, powdered, paste or even in liquid form. You can sell the whole spice. You can also extract the oils from the spices and sell it in bottles.
- ▶ You can plan to grow either a single type of spice or multiple ones depending on your soil. There are different spices that grow in different seasons. You can also opt to grow a spice rarely cultivated in your state and reap huge profits.





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- ▶ Cashew nut agriculture production
- ▶ Cashew nuts are a type of dry fruit that is widely popular across the globe. It is consumed mostly as a savory snack with salt and other spices. You can sell them raw, as well as in processed form. Cashew nut processing entails 4 simple stages. It starts with cleaning the nuts, then roasting them, followed by drying and finally removing the peel.
- ▶ Cashew nuts are highly nutritious, boosting energy and fibre in the body. Hence, demand for cashew nuts is quite high globally. You can earn huge capital by producing cashew nuts in your farmland.
- ▶ Processed cashew nut sales can get you high profits if you can ally with wholesalers near your land and draw in a fixed cashew nut supply. Wholesalers will sell you the raw cashew nuts at a low cost. You can process the cashew and make a profit.
- ▶ The medicinal value of cashew nuts has made cashew nut farming a highly lucrative business.





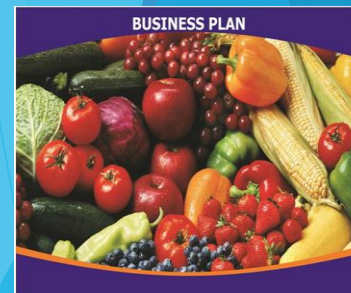


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#### ▶ Poultry farming

▶ Chicken is the poultry bird raised to the highest number. Gone are the days when households had a few chickens in their backyard to serve their need for eggs and meat. Currently, poultry farming is a huge money-making business that has made its mark internationally. Poultry farming being a lucrative venture has led to the birds being injected with harmful chemicals and are reared in large number without proper hygiene. This has resulted in the rise in demand for good quality poultry farms. This can be your opportunity to grab. Strategize to start an excellently well-maintained poultry farm business to give the masses the best quality eggs and meat.

- ▶ Eggs and meat being a high source of protein have notched a vital place in the dietary charts for good health. This has made people from all walks of life add eggs to their breakfast and consume a portion of meat regularly. Hence, a magnificent rise in the sales of poultry farms.
- ▶ Another way of making gains through poultry farming is selling frozen chicken. You would need some additional tools and storage facilities incorporated in your farm for this sort of business. Get in touch with the local eateries, fast-food joints, restaurants, and hotels to deliver them- frozen chicken. This can be a profitable venture when you have some good contacts established.





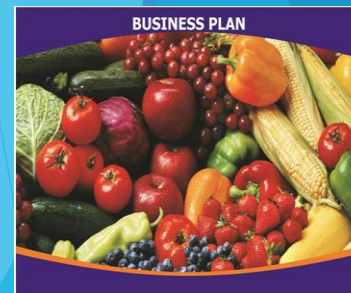
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▶ Beekeeping and Honey-Making Business:

▶ Producing honey by keeping bees in the garden was a personal choice earlier. People passionate about making honey who had a little space in their backyard kept bees. But now, it has turned out to become a huge farming industry that a large number of entrepreneurs take interest in pursuing as an agriculture endeavour. With the heightened honey consumption worldwide, the sales margin has also increased drastically. This has drawn more entrepreneurs in bee farming. The reason for such rise in the demand for honey is because people are switching to honey intake instead of sugar. Honey has been proved very healthy, helps in losing weight and is also used in beauty products.

If you desire to start agriculture farm business plan, then this is one of the best choices. Beekeeping does not require a large farming land, nor do you need to invest huge capital. All you require is- some knowledge and training on the basics of keeping bees for agriculture business. There are training schools and experts who teach how to start a honey producing business and also how bees should be monitored. Furnished with such skilful training you can conveniently start farming and run a beekeeping and honey making business. If you produce honey in your farming area, you can have several prospective clients to sell, such as -

- ▶ Sell it to high net-worth person,
- ▶ There are hard-working people, fitness conscious people who prefer honey to sugar
- ▶ You can buy low-priced top-quality honey from dealers, bottle it up and sell it in the market, both in the local as well as global arena.





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#### ▶ Herb and Flower Plantation

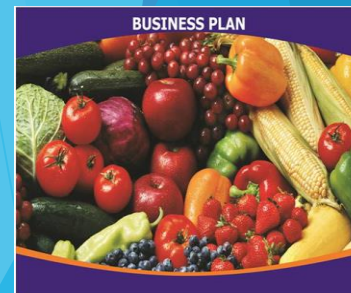
▶ The best part about herbs and flower plantation is that they can be grown in small quantities. You do not need any skills or expertise to grow them. They can be grown indoors as well as outdoors. Moreover, both herbs and flower plants have multiple usages. You can even do a profitable business with dry herbs and flowers. Both are easy to grow, high in demand and lucrative ventures. Furthermore, you can grow both herbs and flowers in the same farming land. Yes, you will need some appropriate apparatus for good quality plantation results. Adequate water supply, proper sunshine, manure and right method must be followed too.

Herbs have a wide range of usages-

- ▶ They are a central ingredient in flavouring food
- ▶ Used for making beautiful fragrances
- ▶ Is majorly bought by the Pharma company
- ▶ Are also used in healing centers to help people relax and lose their stress

▶ Flowers too have multiple usages-

- ▶ There are edible flowers used in cakes and various cuisines
- ▶ They are used in beauty products, to make lipsticks, nail-polish, hair colour and so on
- ▶ Several fragrances are extracted from flowers, rose, lavender, orchid being popular blooms. In fact, dry flowers are majorly bought by the fragrance company.
- ▶ Extensively used for decorating venues
- ▶ Flower bouquets, for weddings as well as gifting item is always in trend





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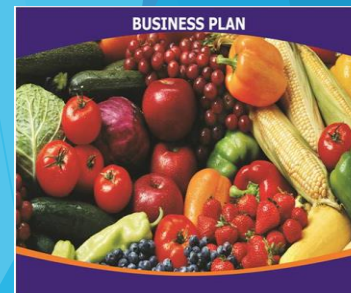
### ▶ Aloe Vera Plantation

▶ Aloe Vera is basically a tropical plant but the good thing about this plant is that it can be cultivated in dry farming lands as well. Aloe Vera is a profitable business idea because its medicinal value makes it a highly saleable agriculture product. It can be consumed as well as applied externally. It has lots of vitamins and minerals that are good for heart, immune system, digestion, skin ailments and many more.

▶ Aloe Vera crop is most suitable if your farming land is in a dry area where the climate is mostly warm and humid. This plant doesn't require much rainfall and doesn't grow in cold regions. Light sandy type of soil is absolutely befitting for the plantation of aloe Vera agriculture crops.

▶ Aloe Vera plants are best suited for selling globally to the-

- ▶ Herbal industry
- ▶ Pharma companies





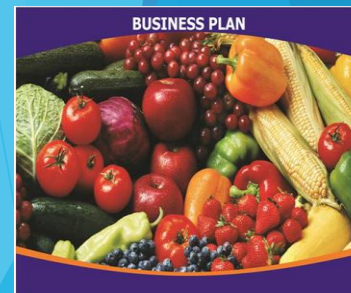
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### ▶ Bamboo Plantation

▶ Bamboos mostly grow in the hilly areas. This is why we most often see bamboo farming in the mountains. The immense uses of bamboos plants have made it a successful business choice for several entrepreneurs. There is no way you can fail with bamboo farming plan as there are always buyers inclined to purchase the raw product and process it to use in various form.

▶ Some of the uses of bamboo plants may be listed as follows-

- ▶ Bamboos are strong and flexible. Thus, a very useful construction product. Be it to build roofs, floors, fences etc.
- ▶ They are utilized to build various interior decoration items
- ▶ Furniture made from bamboo plants are a modern trend
- ▶ Best writing papers are made from bamboo fibre
- ▶ Various types of musical instruments are also made using bamboos
- ▶ Tender Bamboo tips are used in cooking
- ▶ Several infectious diseases can be cured through the medicine made from bamboo plants
- ▶ In Asia, the chopsticks being used, are mostly made of bamboo
- ▶ The huge number of uses makes bamboo plantation a very rewarding business.



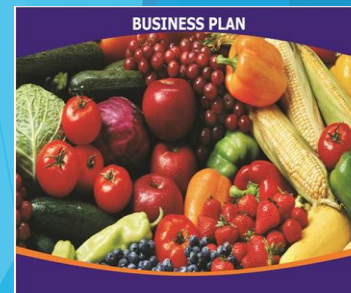


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## ▶ Coffee & Tea Plantation

▶ Tea and coffee are two drinks that are very popular globally. So, with coffee and tea plantation you can extend your business and earn huge benefits through export. Coffee and tea plantation requires a suitable soil and good amount of rainfall. The rains and dry season must be well defined so that there can be a growing season and a maturing season. You can plan to directly sell the tea leaves and coffee beans or choose to sell the processed product. With the basic plantation and harvesting techniques learnt, and equipped with the processing tools, machinery, and staff, you can make flourishing business out of tea and coffee farming.

Get in touch with the tea manufacturing industries, restaurants, and cafeterias where there is a constant demand for tea leaves and coffee beans.





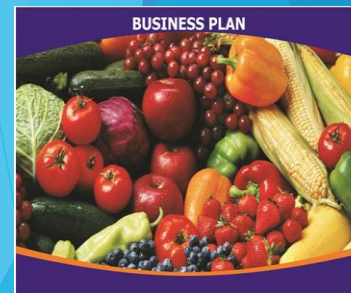
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### ▶ Cocoa Farming

▶ Take your love for chocolates a step further! Plan on beginning a cocoa agriculture business. It can prove to be a flourishing enterprise. Chocolate is a favourite not only among kids but among all age groups. Relished across the globe, cocoa farming can be hugely profitable agriculture prospect. You can earn huge capital income by exporting the produced cocoa from your farming area.

Cocoa is grown mostly in humid tropical region. Its beans are extracted for cocoa solids and cocoa butter. So, to begin farming cocoa trees in your land, you first must ensure you have an agriculture land in a humid area, or plan to buy some area. Once you have the suitable soil you can begin with your cocoa plantation business.

- ▶ To satisfy chocolate lovers delight, cocoa is added in all sorts of foods, beverages and even fragrances.
- ▶ Dark chocolates, chocolate ice-cream, cakes, muffin, cookies, various sweets, deserts, etc., are found everywhere.
- ▶ Spas & beauty parlours too use cocoa in their beauty therapies as it's very good for skin.
- ▶ Chocolate consumption is a very delicious and easy way to counter bouts of stress & depression.
- ▶ So, you have a farming soil and climate suitable for growing cocoa; prepare yourself to turn your passion into an agriculture business venture. Cocoa crops can land for hundreds of years. So, follow the proper methods of farming and you can be very rich soon.





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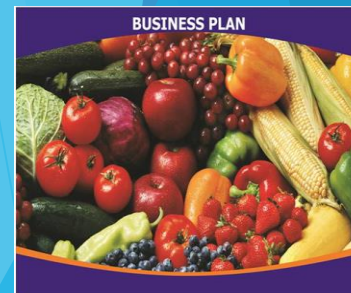
## ▶ Lettuce Plantation

▶ Lettuce has become a very popular farming vegetable for its fresh flavour.

Restaurants add it to their salads, burgers, sides, etc. as consumers enjoy the crunchy fresh texture of this leafy vegetable. Additionally, the health benefits in lettuce have also made it a favourite among those fit and active person who are always on the look-out to incorporate healthy greens to their daily meal.

Lettuce can be grown in several types of farming soils. Mostly, it is suitable to grow in soils rich in organic matter. The best soils for lettuce are those that can contain good quality of water and have well-made drainage system. As far as the temperature goes, lettuce grows well in cool weather, about 15 degrees Celsius. If your agriculture farm business plan space is in a slightly warmer land, you can grow lettuce crops by building a shade. You can go for a soil test before beginning to work on the farming area.

▶ Lettuce crops cannot be stored for a longer period. So, keep connected with nearest markets and eateries. After harvesting the lettuce, you must sell them fresh. Lettuce farming is a rewarding business idea for start-ups.







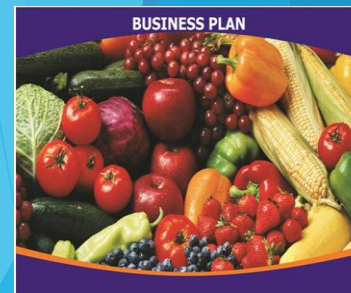
N2S INVESTMENTS

### ▶ Fruit Plantation

▶ Various types of fruits are consumed around the globe. You may opt to begin farming any type of fruit that suits the land and climate of your region. When the soil is befitting only then you will get a productive yield out of which you can gain revenue.

▶ Peaches, exotic fruits, papaya, berries, mangoes, apples, jackfruit, oranges etc., are some fruit types. You can grow any of these fruits or any other for your agriculture business endeavour depending on your soil suitability. Most fruits are used for making juices, added to cuisines, incorporated in meals as fruit salads, and beauty treatments. Since fruits can be consumed raw you may plan to market and export them immediately after you harvest the produce. You may build processing equipment's to make fruit juices and pack them to sell them anywhere in the world.

▶ Fruits contain various healthy & healing ingredients. Hence, maximum nutritionists & doctors suggest children, adults, and the elderly; to consume fruits regularly. The fruit agriculture business is an opportunity you must try out.





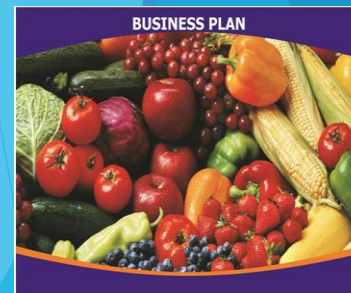
N2S INVESTMENTS

### ▶ Palm Tree Cultivation

▶ This is the crop that gives the most quantity of oil. Due to its high yielding capacity palm tree farming is considered a money-spinning business idea. If you intend to earn monthly through agriculture business, then palm tree cultivation is the best choice for your start-up venture.

▶ Deep, moist, and well-drained soils are best suited for farming palm trees. This crop requires a humid tropical climate. Throughout the year an even amount of rainfall is essential. When every aspect is satisfactory for palm tree farming then you should start off with it at the earliest.

▶ Palm tree plantation and selling of the palm oils, can aid you to cut down the sale of other oils, in turn enhancing the sale of your business. Those oils that are imported are costly for the local market, thus your palm oil will sell more. It is a win-win situation for both you as well as your buyers. Thus, your business will flourish.



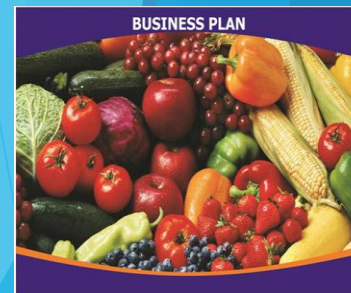


N2S INVESTMENTS

## ▶ Cotton & Wool Production

- ▶ Textile firms always need wool and cotton. They need it constantly for manufacturing various types of cloths. Therefore, it is a lucrative business idea for any entrepreneur.
- ▶ Cotton flower and sheep give cotton and wool, respectively. So, for cotton crop cultivation you need a suitable land. There may be some basic agriculture methods to be followed, certain tools and apparatus required. Of course, you must invest at the onset but after harvesting you can make high business gains from your sales. You can also opt to rear sheep and get wool from them.
- ▶ An advantageous factor of cotton flower and wool is that you can export them easily. There is not much critical process attached to attain the cotton from flowers and the wool is just shaved off the sheep. Furthermore, unlike fruits and vegetable, cotton and wool can be stored for a longer time span and exported to far-off countries as they do not get damaged. Thus, you can plan to earn good capital by national and global export of your cotton and wool.

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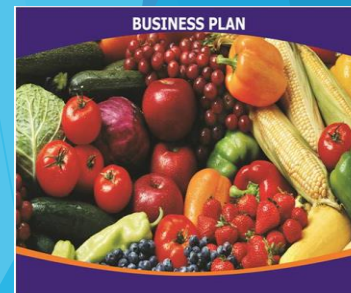
N2S INVESTMENTS

## ▶ Rubber Production

▶ Rubber, a stretchy material, is in huge demand in the market. This crop plantation can prove to be very rewarding. The innumerable items made from rubber makes it a very suitable farming product as it is sale-able in the worldwide market. For instance- Tires, Bags, etc are made from rubber.

▶ Rubber plants cannot grow in extremely windy and freezing temperature. It needs 5-7 hrs of sunlight per day and adequate rainfall. Porous farming soil which is somewhat acidic having well-drainage is best suited for rubber plantation.

▶ Rubber trees when taken proper care can survive for generations. So, this is a good agriculture business investment indeed.



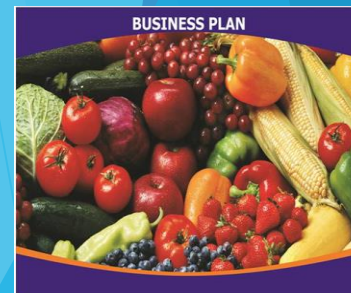


N2S INVESTMENTS

### ▶ Cattle Ranch

▶ A very common and popular livestock raising business that includes animals such as cows, calves, ox, donkeys, bulls, etc., are known as a cattle ranch. You can choose to breed a single type of animal or several one is depending on the capital and land you have. It is best to start off with a single type of animal and slowly progress to rearing more types in your farming area. Each type of animal needs to be well taken care of, with the proper food and hygiene maintained in your farming space.

▶ Cattles are reared for multiple purposes, milk, manure, skin, as well as meat. Having a cattle ranch can instantly place you in the international business market if the quality of milk, meat and manure supplied by you if of good quality. With high sales and recognition in the global market you can easily gain huge profits and grow your agriculture business.

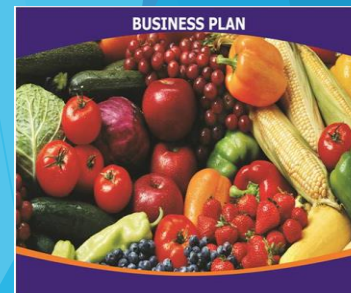




N2S INVESTMENTS

## ▶ Shrimp Business

- ▶ If you plan to own a land near the coastal region, or rent a riverside area, you can earn cash through shrimp farming. Earlier shrimp was farmed in a smaller quantity, but the rapid growth of consumption worldwide has turned it into a large-scale global industry.
- ▶ Shrimp is high in protein and contains antioxidants. A favourite among a large group of people, this is marketed in bulk in several countries. Japan, US, Thailand, and China are some countries where shrimp farming is done in large quantity. You can give shrimp farming a shot as success is guaranteed.





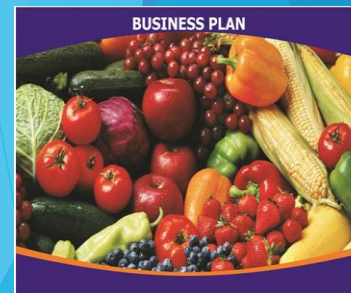
N2S INVESTMENTS

## ▶ Saffron Cultivation

▶ This costly spice is actually very easy to grow in any type of farming area. The reason for saffron being so pricey is the extensive toil that goes into harvesting the crop. Only a few strands of saffron are acquired from a flower.

▶ Saffron is mostly used in cooking, creating beautiful fragrances and in cosmetic products. If you have a fertile agriculture soil suitable for saffron cultivation and reside in a sub-tropical warm region, then saffron is the spice you must opt to cultivate in your farming area.

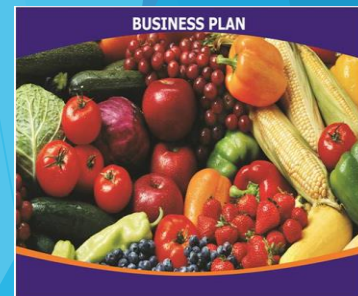
▶ You can market it across the whole world. This expensive spice can churn huge money.





N2S INVESTMENTS

- ▶ Rosemary Cultivation
- ▶ Rosemary shrub can be cultivated across the world. It is best suited for region with cool temperatures. It can also handle frost. You can harvest rosemary 2 times per year. It depends on whether you want to harvest it for the leaves or the oil.
- ▶ Rosemary is most famous for its oils. It has high commercial value for its medicinal and herbal properties. This is a lucrative business idea and if you reside in a cold region then get a soil test done and you can start off your rosemary cultivation.







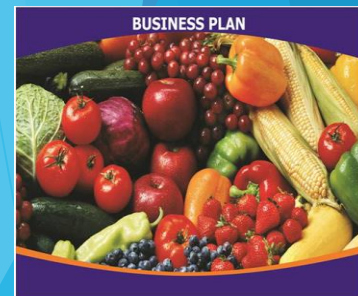
N2S INVESTMENTS

## Marketing Analysis of agriculture



To make our farm business successful, we need to keep an eye on the market trends as well. If we run a complete analysis of the market, we will get an idea about many things. Understanding the trends and variables will help us in making decisions for our business. The goal of this market research is to understand and get a general idea of the overall market around our farm and how we can adjust to that ecosystem. The marketing plan for agriculture business includes market trends and market segmentation.

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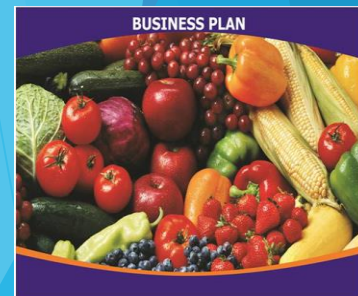




N2S INVESTMENTS

## ▶ 5.1 Market Trends

▶ The agriculture industry is a kind of industry that never goes into loss. It continues to evolve with time. Over the past five years, the agricultural industry has grown at an incredible rate. People are now more attracted to buy organic products that are chemical-free and hygienic.



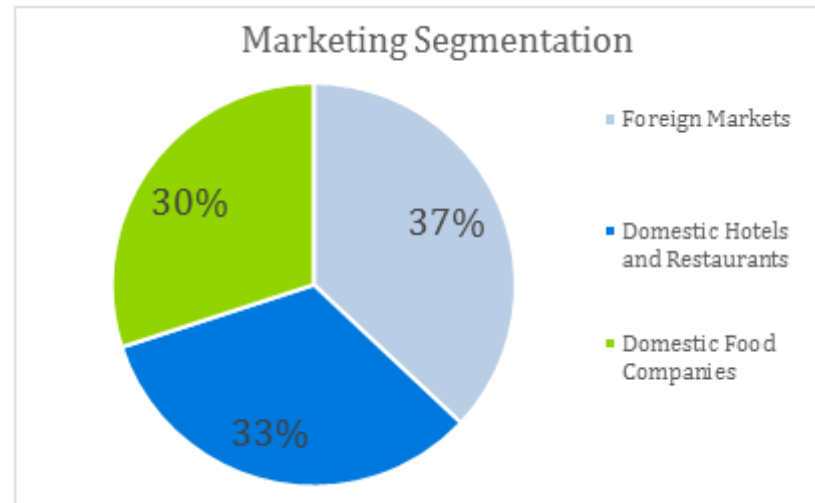


N2S INVESTMENTS

## 5.2 Marketing Segmentation

In agricultural business ideas and agricultural business proposal, the market segmentation is clearly defined. Besides knowing how to start an agricultural business, you need to make a complete analysis of market segmentation for it.

The most important part of a farm business plan is to have an idea of the expected marketing segmentation. In agriculture start up, you should know about the market segmentation. Here is the market segmentation that will be facing our farm:





N2S INVESTMENTS

### ▶ 5.2.1 Foreign Markets

▶ The products that we manufacture will be exported. It will generate the largest part of our revenue.

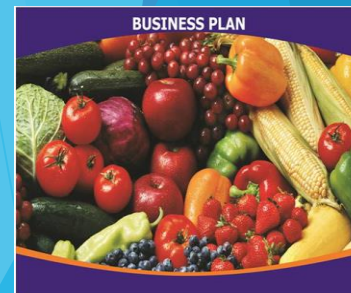
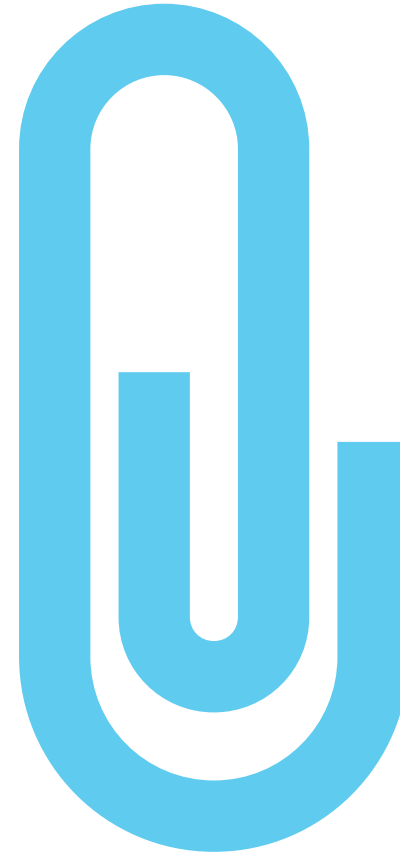
### ▶ 5.2.2 Domestic Hotels and Restaurants

▶ We will offer our products to restaurants and hotels. Along with fruits and vegetables, we will provide dairy products such as milk and butter to the restaurants in town.



### ▶ 5.2.3 Domestic Food Companies

▶ We will also sell our products to food companies in the domestic markets.





N2S INVESTMENTS

### Market Analysis

Potential Customers	Growth	Year 1	Year 2	Year 3	Year 4	Year 5	CAGR
Foreign Markets	37%	46,000	48,000	49,000	52,000	53,000	10.00%
Domestic Hotels and Restaurants	33%	41,000	43,000	45,000	47,000	49,000	10.00%
Domestic Food Companies	30%	35,000	36,000	39,000	41,000	44,000	11.00%
<b>Total</b>	<b>100%</b>	<b>122,000</b>	<b>127,000</b>	<b>133,000</b>	<b>140,000</b>	<b>146,000</b>	<b>10%</b>

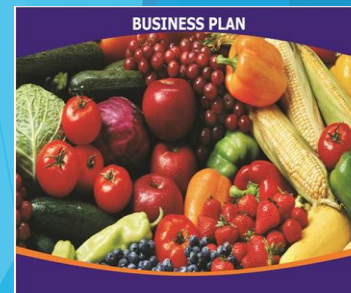


N2S INVESTMENTS

## 5.3 Business Target

In a community sustained agriculture business plan, the following are our business target

- Building a trustworthy relationship among customers
- Providing high-quality products to customers
- Making an excellent customer care service for our loyal customers
- Recovering the initial investment within two years of launch
- Increase the revenue every year by at least 20%.





N2S INVESTMENTS

#### ▶ 5.4 Product Pricing

▶ The prices of the products that N2S PTY LTD provide are comparable to other farms. We will try to provide better products and customer care to our clients. We will satisfy our customers by providing exceptional services to make as much profit as possible.

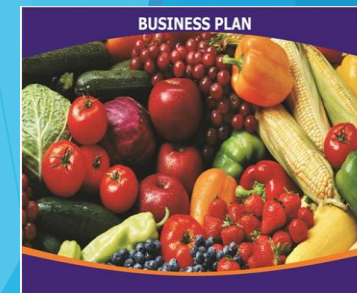
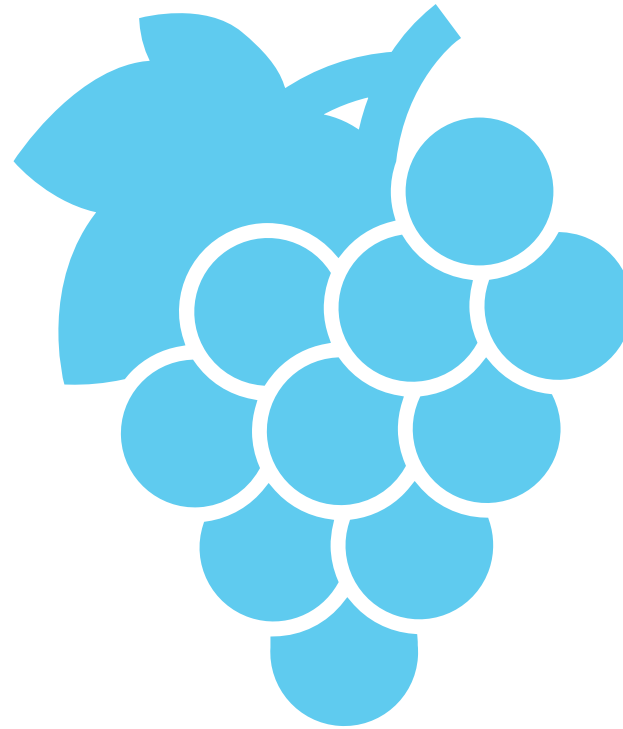
#### ▶ Marketing Strategy

▶ When you are starting an agricultural business, you should also know the marketing strategy. No business can grow and become successful without a marketing strategy. No matter how many excellent services you offer, if you do not have customers, it is all in vain. The more people know about your farm and its products, the more they reach out to you.



▶ Nowadays, the best way of marketing is social media marketing. Social platforms are strong, and they are accessible to everyone. A good thing about social media marketing is its low cost. You can reach out to millions of people with online marketing. All the business ideas in agriculture explain the importance of social media marketing and how you can use them to reach out to people.

▶ Along with that, you need a competitive analysis to make a strategy that will make your business successful. You also need some agro processing business ideas as well as a perfect understanding of what is an agricultural business.





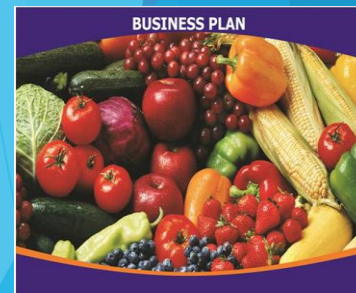
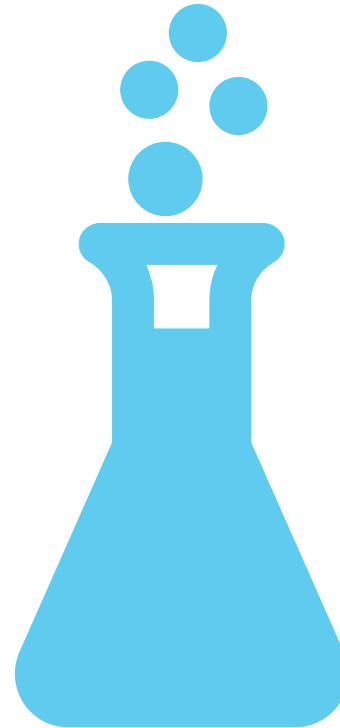
N2S INVESTMENTS

### ▶ 6.1 Competitive Analysis

- ▶ People are not satisfied with the products manufactured by other farms because of the chemicals they use to increase their productivity & quality. People are now health conscious, scared of chronic diseases like cancer, hence they will prefer organic food.
- ▶ The products that other farms sell is expensive in both monetary and health wise, and everyone cannot afford them.

### ▶ 6.2 Our Strategy

- ▶ We will use social media platforms to advertise our products.
- ▶ We will make our online presence so that we can reach out to more and more people.
- ▶ We will use the advertisements channels in the area to reach out to the people.

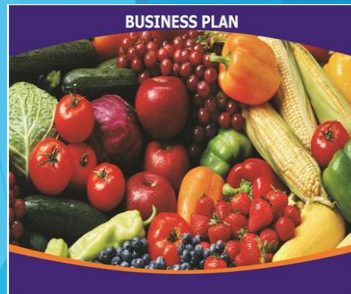
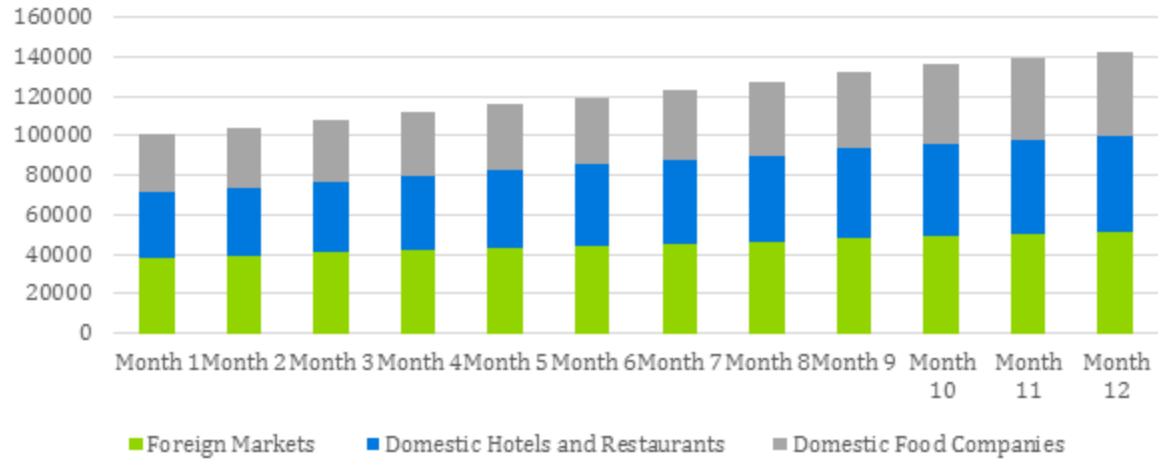






N2S INVESTMENTS

## Sales Monthly

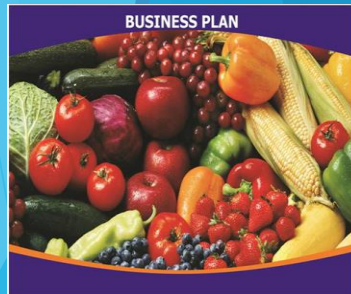




N2S INVESTMENTS

## Sales Yearly

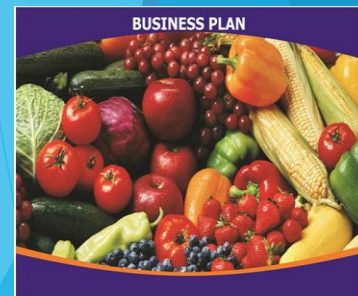
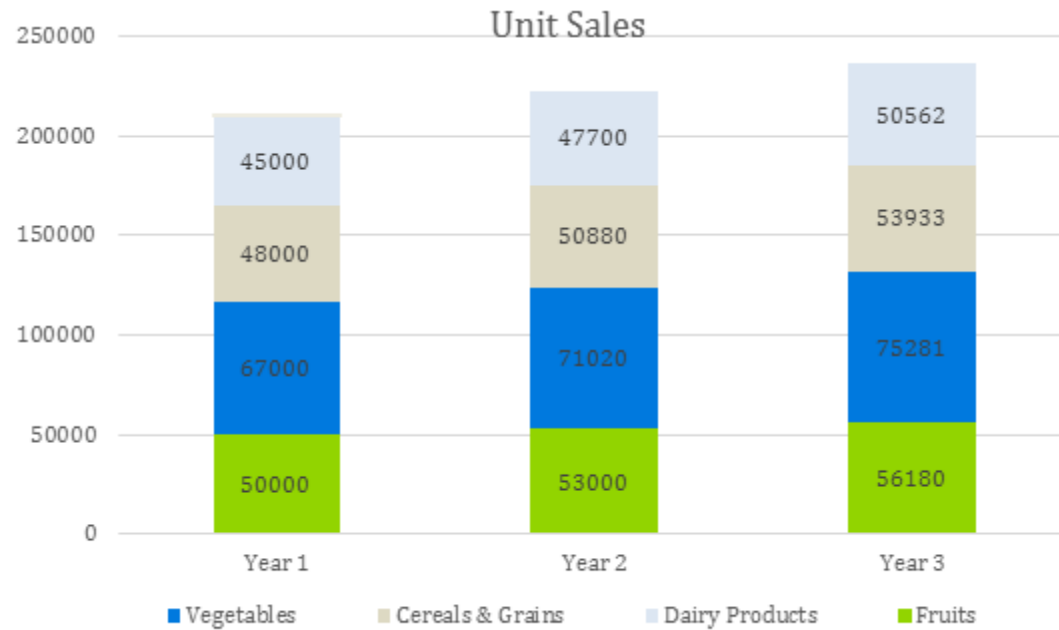
Sales Yearly





N2S INVESTMENTS

## Sales Forecast





N2S INVESTMENTS

## Sales Forecast

Unit Sales	Year 1	Year 2	Year 3
<b>Fruits</b>	50,000	53,000	56,180
<b>Vegetables</b>	67,000	71,020	75,281
<b>Cereals &amp; Grains</b>	48,000	50,880	53,933
<b>Dairy Products</b>	45,000	47,700	50,562
<b>TOTAL UNIT SALES</b>	<b>210,000</b>	<b>222,600</b>	<b>235,956</b>



N2S INVESTMENTS

Unit Prices	Year 1	Year 2	Year 3
Fruits	\$58.00	\$67.28	\$78.04
Vegetables	\$45.00	\$52.20	\$60.55
Cereals & Grains	\$40.00	\$46.40	\$53.82
Dairy Products	\$53.00	\$61.48	\$71.32
Sales			
<b>Fruits</b>	<b>\$2,900,000.00</b>	<b>\$3,565,840.00</b>	<b>\$4,384,556.86</b>
<b>Vegetables</b>	<b>\$3,015,000.00</b>	<b>\$3,707,244.00</b>	<b>\$4,558,427.22</b>
<b>Cereals &amp; Grains</b>	<b>\$1,920,000.00</b>	<b>\$2,360,832.00</b>	<b>\$2,902,879.03</b>
<b>Dairy Products</b>	<b>\$2,385,000.00</b>	<b>\$2,932,596.00</b>	<b>\$3,605,920.04</b>
<b>TOTAL SALES</b>	<b>\$10,220,000.00</b>	<b>\$12,566,512.00</b>	<b>\$15,451,783.16</b>



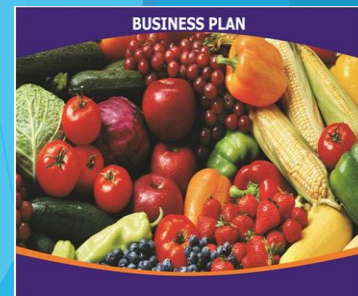
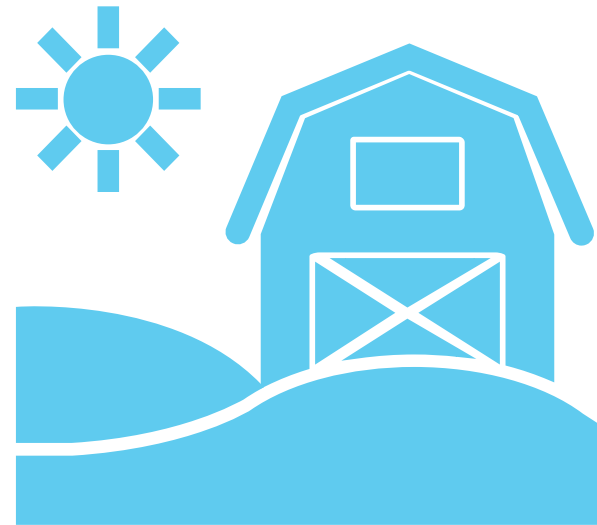
N2S INVESTMENTS

Direct Unit Costs	Year 1	Year 2	Year 3
Fruits	\$56.00	\$64.00	\$74.00
Vegetables	\$43.00	\$49.00	\$57.00
Cereals & Grains	\$38.00	\$43.00	\$50.00
Dairy Products	\$51.00	\$58.00	\$67.00
Direct Cost of Sales			
<b>Fruits</b>	<b>\$2,800,000.00</b>	<b>\$3,392,000.00</b>	<b>\$4,157,320.00</b>
<b>Vegetables</b>	<b>\$2,881,000.00</b>	<b>\$3,479,980.00</b>	<b>\$4,291,028.40</b>
<b>Cereals &amp; Grains</b>	<b>\$1,824,000.00</b>	<b>\$2,187,840.00</b>	<b>\$2,696,640.00</b>
<b>Dairy Products</b>	<b>\$2,295,000.00</b>	<b>\$2,766,600.00</b>	<b>\$3,387,654.00</b>
<b>Subtotal Direct Cost of Sales</b>	<b>\$9,800,000.00</b>	<b>\$11,826,420.00</b>	<b>\$14,532,642.40</b>



N2S INVESTMENTS

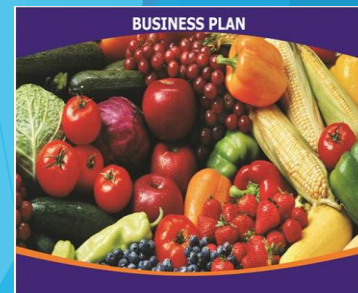
- ▶ Personnel plan
- ▶ To make our business best agricultural business, we need to make sure that the staff should work as a team. In the agriculture business model, we will find out that the environment of the farm depends on the number and type of staff which should be determined in the initial stages.





N2S INVESTMENTS

- ▶ 7.1 Company Staff
- ▶ Nhlanhla Dlamini will be the Executive Chairman and CEO of the N2S Investment PTY LTD farm business. The following people will be hired to run the farm:
  - ▶ 1 General Manager Operations - Sandile Thwala
  - ▶ 2 Deputy Managers
  - ▶ 8 Farm Workers
  - ▶ 2 Packaging Helpers
  - ▶ 1 Accountant
  - ▶ 2 Drivers







## Personnel Plan

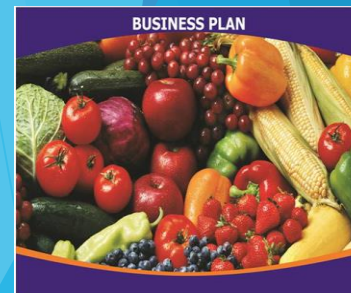
	Year 1	Year 2	Year 3
<b>Operations Manager</b>	\$14,000	\$15,400	\$16,940
<b>Deputy Managers</b>	\$22,000	\$24,200	\$26,620
<b>Farm Workers</b>	\$80,000	\$88,000	\$96,800
<b>Packaging Helpers</b>	\$20,000	\$22,000	\$24,200
<b>Accountant</b>	\$9,000	\$9,900	\$10,890
<b>Drivers</b>	\$18,000	\$19,800	\$21,780
<b>Total Salaries</b>	<b>\$163,000</b>	<b>\$179,300</b>	<b>\$197,230</b>

# 7.2 Average Salary of Employees



N2S INVESTMENTS

- ▶ Financial Plan
- ▶ Proper planning and execution of the finance help you to maintain a stable budget for the upcoming entire year. To execute farming ideas for profit, you need to manage the finances wisely. In agricultural business plans, all the finances are mentioned.
- ▶ Money to buy a land or take it on lease
- ▶ The cost of buying and maintaining animals
- ▶ The salary of employees
- ▶ The cost of buying fruits and vegetables seeds





### General Assumptions

	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	8.14%	8.19%	8.27%
Long-term Interest Rate	8.33%	8.44%	8.48%
Tax Rate	23.87%	24.91%	25.03%
Other	0	0	0

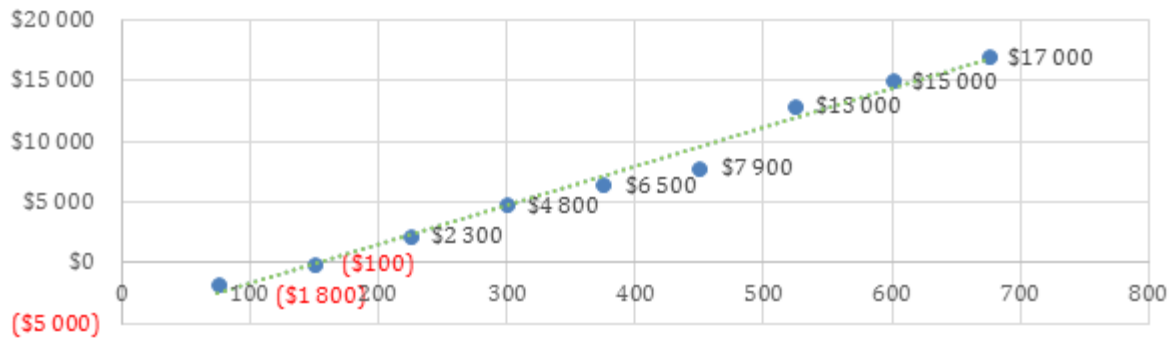
# 8.1 Important Assumptions



N2S INVESTMENTS

## 8.2 Break-even Analysis

Break-even Analysis



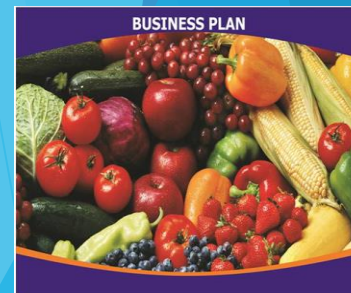
### Break-Even Analysis

Monthly Units Break-even

5342

Monthly Revenue Break-even

\$133,400





N2S INVESTMENTS

## Assumptions:

<b>Average Per-Unit Revenue</b>	<b>\$236.00</b>
<b>Average Per-Unit Variable Cost</b>	<b>\$0.61</b>
<b>Estimated Monthly Fixed Cost</b>	<b>\$161,300</b>



## 8.3 Projected Profit and Loss

Pro Forma Profit and Loss			
	Year 1	Year 2	Year 3
Sales	\$10,220,000	\$12,566,512	\$15,451,783
Direct Cost of Sales	\$9,800,000	\$11,826,420	\$14,532,642
Other	\$0	\$0	\$0
<b>TOTAL COST OF SALES</b>	<b>\$9,800,000</b>	<b>\$11,826,420</b>	<b>\$14,532,642</b>
Gross Margin	\$420,000	\$740,092	\$919,141
Gross Margin %	4.11%	5.89%	5.95%



N2S INVESTMENTS

## Expenses

<b>Payroll</b>	\$163,000	\$179,300	\$197,230
<b>Sales and Marketing and Other Expenses</b>	\$123,000	\$126,000	\$128,000
<b>Depreciation</b>	\$2,400	\$2,300	\$2,200
<b>Leased Equipment</b>	\$0	\$0	\$0
<b>Utilities</b>	\$3,000	\$3,100	\$3,200
<b>Insurance</b>	\$1,800	\$1,900	\$2,100
<b>Rent</b>	\$3,200	\$3,500	\$3,700
<b>Payroll Taxes</b>	\$29,000	\$31,000	\$32,000
<b>Other</b>	\$0	\$0	\$0
<b>Total Operating Expenses</b>	<b>\$325,400</b>	<b>\$347,100</b>	<b>\$368,430</b>
<b>Profit Before Interest and Taxes</b>	\$94,600	\$392,992	\$550,711



N2S INVESTMENTS

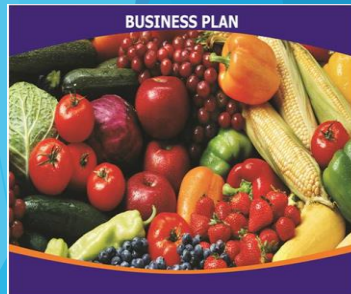
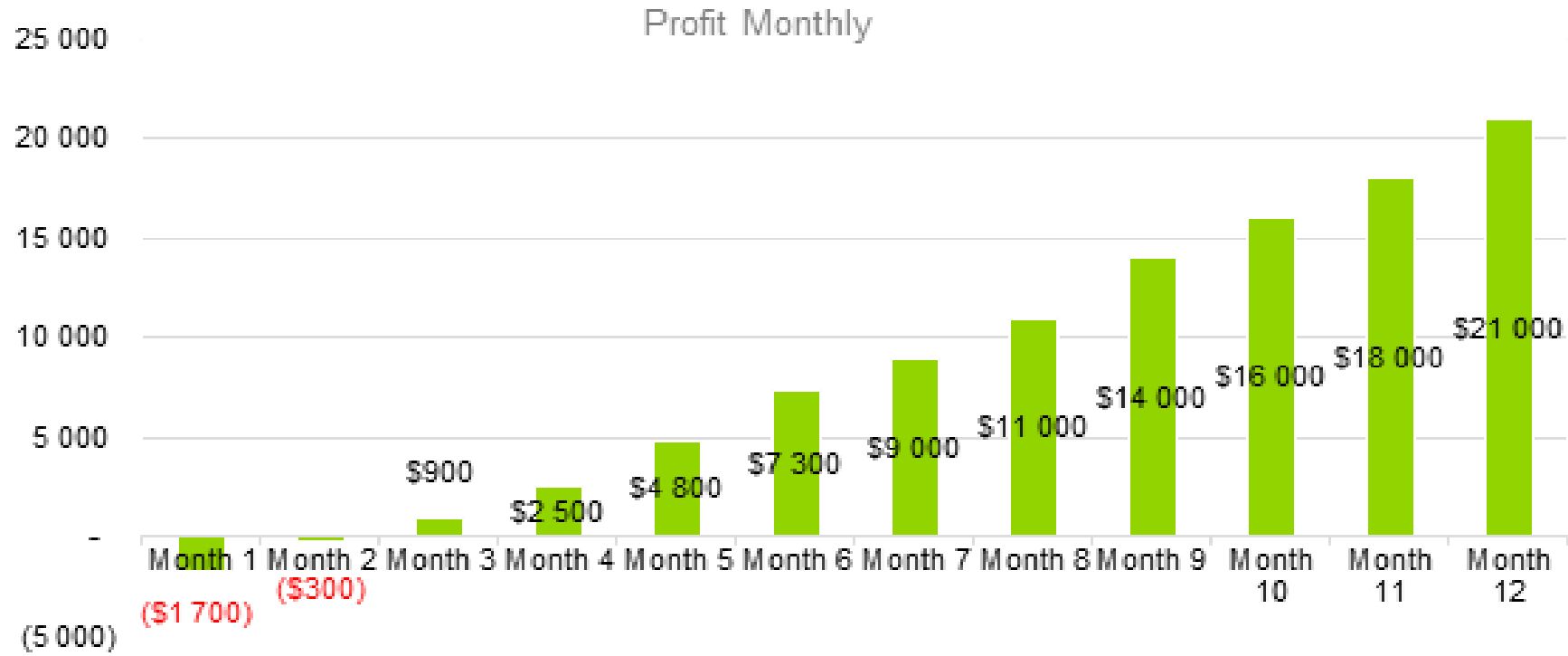
EBITDA stands for earnings before interest, taxes, depreciation and amortization.

EBITDA	\$94,600	\$392,992	\$550,711
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$18,920	\$78,598	\$110,142
Net Profit	\$75,680	\$314,394	\$440,569
Net Profit/Sales	0.74%	2.50%	2.85%





N2S INVESTMENTS





N2

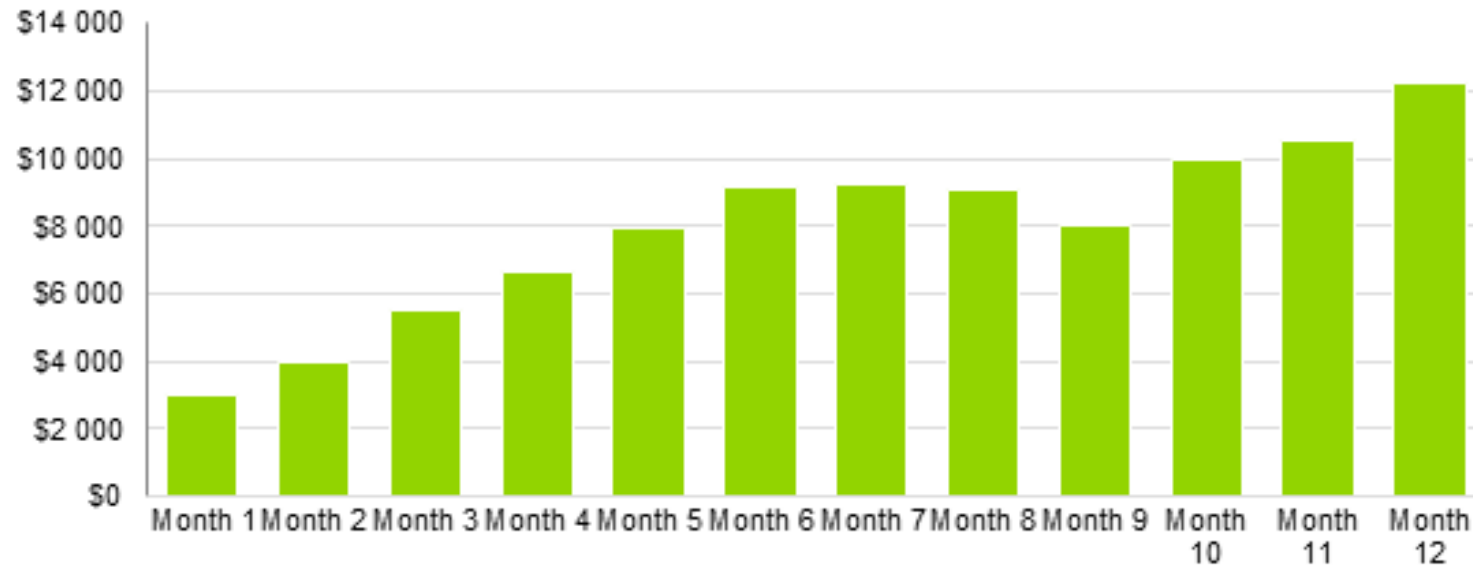
## Profit Yearly





N2S INVESTMENTS

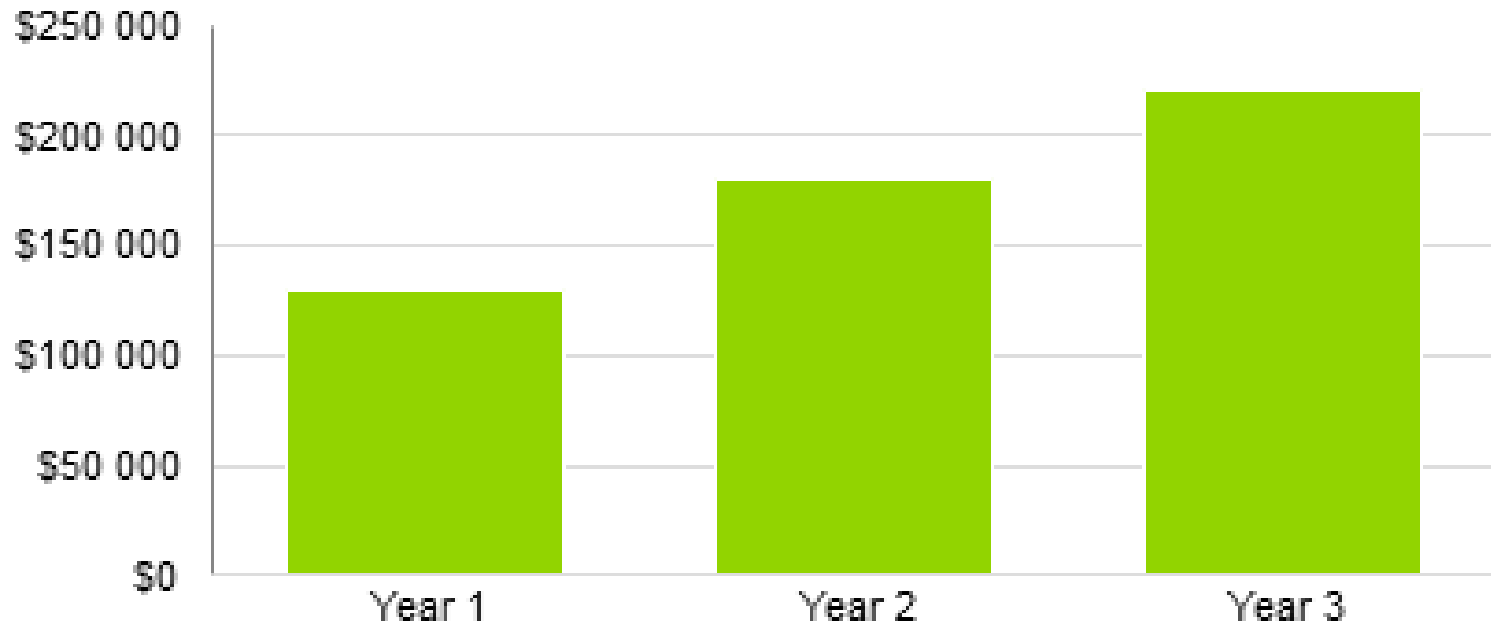
### Gross Margin Monthly





N2S INVESTMENTS

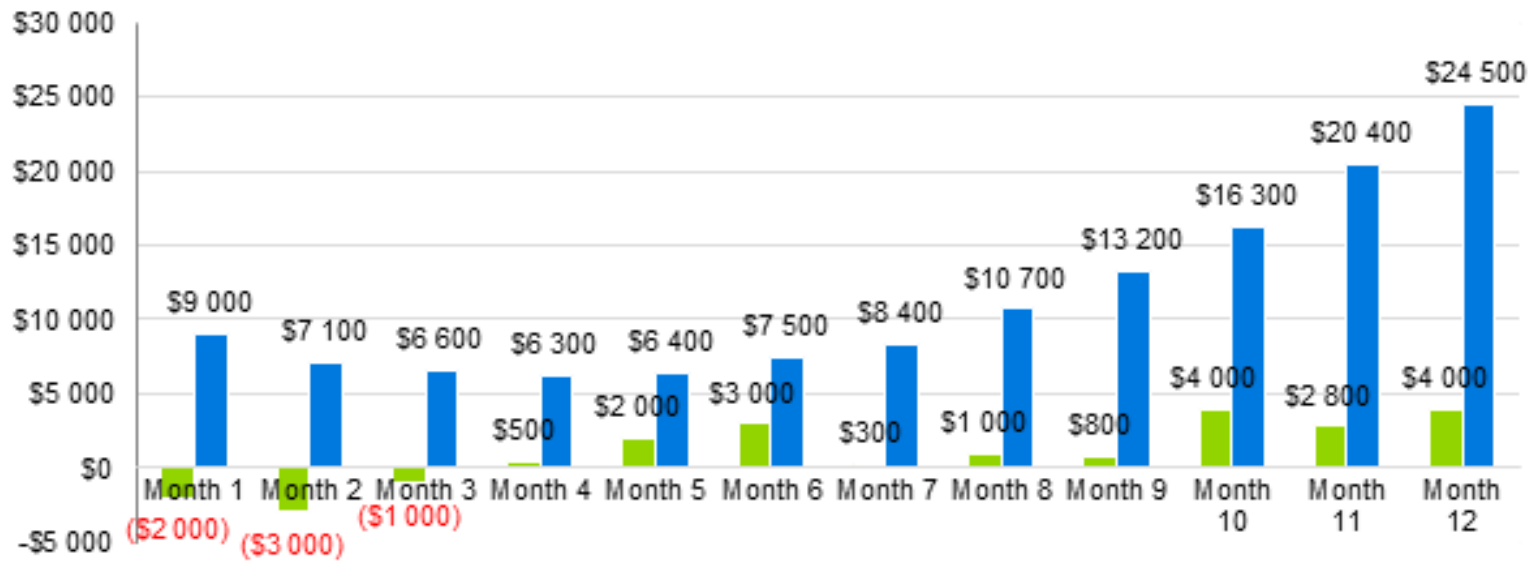
## Gross Margin Yearly





N2S INVESTMENTS

## Projected Cash Flow





N2S INVESTMENTS

<b>Pro Forma Cash Flow</b>			
<b>Cash Received</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash from Operations</b>			
<b>Cash Sales</b>	\$55,000	\$59,400	\$64,152
<b>Cash from Receivables</b>	\$22,000	\$23,760	\$25,661
<b>SUBTOTAL CASH FROM OPERATIONS</b>	<b>\$77,000</b>	<b>\$83,930</b>	<b>\$90,644</b>



N2S INVESTMENTS

Additional Cash Received

Sales Tax, VAT, HST/GST  
Received

\$0                      \$0                      \$0

New Current Borrowing

\$0                      \$0                      \$0

New Other Liabilities (interest-free)

\$0                      \$0                      \$0

New Long-term Liabilities

\$0                      \$0                      \$0

Sales of Other Current Assets

\$0                      \$0                      \$0

Sales of Long-term Assets

\$0                      \$0                      \$0

New Investment Received

\$0                      \$0                      \$0

**SUBTOTAL CASH RECEIVED**

**\$77,000                      \$84,000                      \$91,000**



N2S INVESTMENTS

Expenditures	Year 1	Year 2	Year 3
Expenditures from Operations			
Cash Spending	\$40,000	\$42,000	\$44,000
Bill Payments	\$20,000	\$23,000	\$24,000
<b>SUBTOTAL SPENT ON OPERATIONS</b>	<b>\$60,000</b>	<b>\$65,000</b>	<b>\$68,000</b>





N2S INVESTMENTS

Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
<b>SUBTOTAL CASH SPENT</b>	<b>\$62,000</b>	<b>\$66,960</b>	<b>\$72,317</b>
Net Cash Flow	\$13,900	\$16,000	\$17,000
Cash Balance	\$28,500	\$29,000	\$32,000



N2S INVESTMENTS

<b>Pro Forma Balance Sheet</b>				
<b>Assets</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	
<b>Current Assets</b>				
Cash	\$284,000	\$318,080	\$349,888	
Accounts Receivable	\$29,000	\$32,480	\$36,508	
Inventory	\$4,200	\$4,704	\$5,287	
Other Current Assets	\$1,000	\$1,000	\$1,000	
<b>TOTAL CURRENT ASSETS</b>	<b>\$298,000</b>	<b>\$333,760</b>	<b>\$375,146</b>	

# Projected Balance Sheet



N2S INVESTMENTS

## Long-term Assets

Long-term Assets	\$10,000	\$10,000	\$10,000
Accumulated Depreciation	\$18,000	\$20,160	\$22,680
<b>TOTAL LONG-TERM ASSETS</b>	<b>\$22,500</b>	<b>\$25,200</b>	<b>\$28,350</b>
<b>TOTAL ASSETS</b>	<b>\$295,000</b>	<b>\$330,400</b>	<b>\$371,700</b>



N2S INVESTMENTS

Liabilities and Capital	Year 4	Year 5	Year 6
Current Liabilities			
Accounts Payable	\$19,500	\$21,840	\$24,548
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
<b>SUBTOTAL CURRENT LIABILITIES</b>	<b>\$16,000</b>	<b>\$17,920</b>	<b>\$20,142</b>
Long-term Liabilities	\$0	\$0	\$0
<b>TOTAL LIABILITIES</b>	<b>\$16,000</b>	<b>\$17,920</b>	<b>\$20,142</b>



N2S INVESTMENTS

Paid-in Capital	\$31,000	\$32,000	\$33,000
Retained Earnings	\$57,300	\$62,457	\$68,703
Earnings	\$199,800	\$217,782	\$239,560
<b>TOTAL CAPITAL</b>	<b>\$273,000</b>	<b>\$297,570</b>	<b>\$327,327</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$289,000</b>	<b>\$330,400</b>	<b>\$371,700</b>
Net Worth	\$276,000	\$300,840	\$330,924



Ratio Analysis				
	Year 1	Year 2	Year 3	INDUSTRY PROFILE
Sales Growth	7.05%	7.81%	8.66%	3.00%
Percent of Total Assets				
Accounts Receivable	9.23%	10.23%	11.33%	9.80%
Inventory	5.56%	6.16%	6.83%	9.90%
Other Current Assets	2.14%	2.37%	2.63%	2.40%
Total Current Assets	150.00%	151.00%	152.00%	158.00%
Long-term Assets	11.50%	11.80%	11.93%	12.00%
TOTAL ASSETS	100.00%	100.00%	100.00%	100.00%

# Business Ratios



N2S INVESTMENTS

<b>Current Liabilities</b>	<b>4.61%</b>	<b>4.65%</b>	<b>4.69%</b>	<b>4.34%</b>
<b>Long-term Liabilities</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total Liabilities</b>	<b>7.38%</b>	<b>7.44%</b>	<b>7.51%</b>	<b>7.38%</b>
<b>NET WORTH</b>	<b>100.24%</b>	<b>101.04%</b>	<b>101.97%</b>	<b>110.00%</b>
<b>Percent of Sales</b>				
<b>Sales</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>Gross Margin</b>	<b>93.65%</b>	<b>96.18%</b>	<b>98.87%</b>	<b>99.00%</b>
<b>Selling, General &amp; Administrative Expenses</b>	<b>93.60%</b>	<b>96.13%</b>	<b>98.82%</b>	<b>97.80%</b>
<b>Advertising Expenses</b>	<b>1.59%</b>	<b>1.63%</b>	<b>1.68%</b>	<b>1.40%</b>
<b>Profit Before Interest and Taxes</b>	<b>39.88%</b>	<b>40.96%</b>	<b>42.10%</b>	<b>33.90%</b>



N2S INVESTMENTS

## Main Ratios

Current	37	38	38	32
Quick	32.5	33.6	34.44	33
Total Debt to Total Assets	0.20%	0.19%	0.18%	0.40%
Pre-tax Return on Net Worth	74.60%	75.12%	76.70%	75.00%
Pre-tax Return on Assets	94.50%	99.23%	104.19%	111.30%
Additional Ratios	Year 1	Year 2	Year 3	
Net Profit Margin	31.50%	32.48%	33.48%	N.A.





N2S INVESTMENTS

Return on Equity	55.80%	57.53%	59.31%	N.A.
Activity Ratios				
Accounts Receivable Turnover	7.7	7.8	7.9	N.A.
Collection Days	100	100	100	N.A.
Inventory Turnover	31.4	32.97	33	N.A.
Accounts Payable Turnover	16.2	16.4	16.6	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	2.4	2.5	2.6	N.A.
Debt Ratios				
Debt to Net Worth	-0.03	-0.03	-0.04	N.A.
Current Liab. to Liab.	1	1	1	N.A.



N2S INVESTMENTS

## Liquidity Ratios

Net Working Capital	\$235,000	\$248,160	\$262,057	N.A.
Interest Coverage	0	0	0	N.A.
<b>Additional Ratios</b>				
Assets to Sales	0.82	0.84	0.88	N.A.
Current Debt/Total Assets	1%	0%	0%	N.A.
Acid Test	27.65	28.5	29	N.A.
Sales/Net Worth	2.1	2.2	2.3	N.A.
Dividend Pay-out	0	0	0	N.A.



N2S INVESTMENTS



#### ▶ FAQ - (FREQUENTLY ASKED QUESTIONS)

- ▶ How do I make an agricultural business plan?
  - ▶ When you look out to sample business plan agriculture farm, you will see the steps to write a business plan. Business plan for agriculture company may not necessarily be long but it should be written in an easily understandable way.
- ▶ What is an agriculture farm **business** plan?
  - ▶ It is the farming production, creating a plan for marketing and management of crops and livestock in a profitable way is an agriculture farm business plan. It includes everything such as a detailed business plan template agriculture and an agriculture equipment business plan.
- ▶ Which agriculture is most profitable?
  - ▶ One of the most profitable agricultures is an agricultural farm. You can start this business by investing a small amount of money. According to the demand of the local public, you can produce the items and sell them.
- ▶ Is agriculture farming profitable?
  - ▶ Agriculture farming is profitable as it offers a stable revenue. It is one of the fastest-growing agricultural businesses all over the world.

