

ACRE SEEDS FOR SUCCESS

GROWING FUTURE AG ENTREPRENEURS

| AUTHORS |

Agribusiness Center for Research & Entrepreneurship (ACRE)
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INTRODUCTION

A well-crafted business plan is essential for planning and is a crucial management tool to help your business succeed. A business plan provides guidelines for measuring profitability, focuses on what actions will be taken during and after project implementation, and is also required for grants and loans. Writing your business plan provides you an opportunity to communicate your business and where your business will be in the future.

The following provides a general guide for what is included in a business plan and how to present your business information.

Following this template is not required, but is recommended to ensure that you have provided all the necessary information for the reviewers to give you all the points you deserve. There is no set length to a business plan, but it should cover all the necessary information about your business and plan for the future.

Your business plan should be clear and concise, allowing those unfamiliar with your business or industry to understand your company's capabilities and financial stability. Be sure to make your plan as realistic as possible, especially regarding projections into the future. Include any relevant research to support your claims. We also recommend including pictures or graphs of your product or farm. Also, remember that your business plan will change based on your needs, so make sure you tailor your plan to fit the needs of whatever opportunity you are pursuing. Think of it as a living document that is regularly being updated and adapted.

Remember that the business plan is forward-looking. You should discuss how your business has gotten to where it is, but the focus of the document should be on what your company will look like in the future. You may not know exactly what will happen in the future, but your business plan is your opportunity to show what is most likely to occur.

BUSINESS PLAN OUTLINE

The following is a brief outline of the sections presented in this guide. This outline may be used as a template or table of contents for your business plan.

1. **Cover Sheet**
2. **Executive Summary** (no more than one page)
3. **Company Description**
 - Description of the business
 - Products or services
 - Location and facilities
 - Methods of record keeping
 - Key tools
4. **Organization and Management**
 - Personnel
5. **Industry Analysis**
 - Market trends
 - Industry trends and descriptions
 - Competition
6. **Marketing and Promotion**
 - Target market
 - Promotional activities
 - Marketing implementation strategy
 - Marketing budget
7. **Service or Product Line**
 - Product benefits
 - Product design
 - Pricing
8. **Financials**
 - Summary of financial needs
 - Profit and loss/income statement
9. **Appendices**
 - Expanded financial tables
 - Resumes/employee descriptions
 - References for industry research
 - Permits, certifications, leases, etc.
 - Other project support

COVER SHEET

The first page of your business plan will be the cover sheet to serve as the title page of your plan. It should contain the following information: company name, company address, company phone number, website, logo (if you have one), and date that the plan is created.

EXECUTIVE SUMMARY

Though this is the first section in the document, many people find it easier to write this section last after the information is available from the other sections of the business plan.

Your Executive Summary is a snapshot of your business plan as a whole and touches on your company profile and goals. The summary should include your mission or vision statement, basic information about the business, management, and location.

Be sure to include a high-level summary of your financial information and reference to the funding you are seeking and how it would help you reach your goals and how long you expect it to take you to reach them.

The Executive Summary should not exceed one page. This is the first impression that a reader will have of your business, so be sure to fully convey your business idea and overview.

COMPANY DESCRIPTION

Your company description provides information on what you do—what makes your business different from others. What will make your business a success? Who is your management and why can they guide your company to success? Discuss your business philosophy and what values your business holds, as well as your goals for the future.

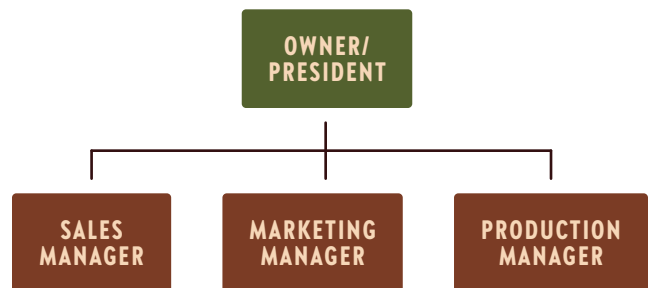
KEY PARTS TO COVER IN THIS SECTION

- *Description of the business*
- *Location and facilities*
- *Key tools (such as Insurance)*

This section will also include your company background and history such as how the business was started, what efforts have you taken to grow the business, and where you are at in your overall vision for the business (start up, growth phase, etc.).

ORGANIZATION AND MANAGEMENT

Assign your group members a company role. An organizational chart to show the hierarchy of your staff and management provides a good visual representation of your structure to readers. The following is one example of a hierarchy for your plan:



State if you will use outside expertise to support your business, such as bookkeepers, accountants, lawyers, IT support, or advisors. If so, list them along with their anticipated roles.

BUSINESS IDEAS

INDUSTRY ANALYSIS

Before launching your business, it is essential for you to research your business industry, market and competitors.

For example, your company's target market, which refers to a specific group of potential customers who a business aims to reach with its products or services. This information should be presented here to inform

KEY PARTS TO COVER IN THIS SECTION

- *Market trends*
- *Industry trends and descriptions*
- *Competition*

the readers of the current and past trends of the industry as well as the potential markets for your products. Provide industry information to show how your business is competitive within the market and if the industry is well-established or up and coming.

Use research to support your claims for future growth and prove to the readers that your project and products have the potential or success. Be sure to document all industry research, providing sources and citations when necessary. Keep in mind that this section tends to take on a macro view of the market and industry whereas the following section, Marketing and Promotion, will focus on the subset of that market or industry.

FACTOR	IMPORTANCE TO CUSTOMER
PRODUCTS	
PRICE	
QUALITY	
SERVICE	
RELIABILITY	
EXPERTISE	
COMPANY REPUTATION	
LOCATION	
APPEARANCE	
SALES METHOD	
ADVERTISING	

MARKETING & PROMOTION

This section presents your plan for marketing and selling your products. A good marketing plan is needed for your business growth and success. Provide a description of how you plan to market your business and your sales strategy. Be specific, and list out the consumers, organization, or businesses your company

currently serves or plans to reach.

Your marketing plan should support how you will reach your projected sales goals:

- Describe how you will attract and retain customers, including how you will break into new markets, if applicable.
- Discuss the marketing activities and outlets that you will use to reach customers.
- Describe how and where the sales will be conducted, including in-person, social media, wholesale, etc.

Use this section to show readers you know how to reach your sales goals and how you intend to continue growing your sales. Prove to the readers that you have a plan to increase your customer base or sell more to your current customers.

A SWOT analysis is a common tool used to summarize your strengths, weaknesses, opportunities, and threats for your business. The following is a sample SWOT matrix:

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Highly qualified management team • Established in house operations 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Insufficient infrastructure to expand • High turnover for general labor
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Growing demand for local products • New retailers looking for niche products 	<p>THREATS</p> <ul style="list-style-type: none"> • Increased competition from other farms • Decreased accessibility to market due to COVID-19

Strengths and weaknesses should represent the internal environment of your business, such as if you have the right expertise in house or if staff capacity is limited. The opportunities and threats to a business come from the external environment, such as impacts to the business from new or changing regulations.

KEY PARTS TO COVER IN THIS SECTION

- *Target market*
- *Promotional activities*
- *Marketing implementation strategy*
- *Marketing budget*

SERVICE OR PRODUCT LINE

Describe what you sell and provide to customers, including products and services. Discuss the benefits your products provide to customers and your product's lifecycle. Include any current or new products that you may add as you expand in the future. Then describe how these products will be unique and set you apart from your competitors. Also describe some limits that come with the product and how you will respond to these limitations.

KEY PARTS TO COVER IN THIS SECTION

- *Product benefits*
- *Product design*
- *Pricing*

FINANCIALS

The financial section of the business plan is your opportunity to show your readers how your business functions and its overall health. This is the place to tie all the pieces together from the previous sections and show how you tangibly can implement your ideas. All the other pieces you have written previously will come into play here like your company organization, markets and market analysis, pricing, and more.

Provide a listing of all your products and prices you have or expect to receive. Indicate if products have multiple price points, such as wholesale pricing versus retail pricing. Many reviewers like to see the cost of goods sold for each product compared to the price to get an idea of the markup you receive (more information about COGS is available under the financial section of this guide). The following is an example of a pricing table to include in your plan:

PRODUCT NAME	RETAIL PRICE	WHOLESALE PRICE	COST OF GOODS SOLD
Product 1	\$4.99	\$2.50	\$1.25
Product 2	\$8.99	\$4.50	\$1.25

Since you are providing your plan, your financials should look toward where your business is headed financially. Further along in the curriculum, it will be explained how to project financials for the future, how to use pricing data, and how to compare prices to competition.

Key statements can include but are not limited to:

- Summary of Financial Needs
- Profit and Loss/Income Statement
- Cash Flow/Cash Budgeting
- Sources and Uses of Funds

STARTUP COSTS

Startup expenses and capitalization focuses on the cost of crucial components of your business like land, infrastructure, and equipment. It is important to look at these expenses and see how much they cost and how the company will be able to finance them. Is the cost worth it, and how will these expenses benefit the company in the long run?

PROFIT AND LOSS (INCOME STATEMENT)

The profit and loss statement, also called an income statement, is a crucial component to your business plan financials. It should be forward looking (several years in advance), contain several different categories of numbers, and be easily understood by your readers. Take the opportunity here to really discuss your vision for the future of your business. Mention your anticipated growth rate, increased efficiencies in your processes, etc.

There is no hard and fast rule for how far into the future your business plan should project. It's common in the lending industry to have 3–5 year projections but it can vary on a product by product basis. Fruit trees that have just been planted will have a much different looking financial section when compared to a tofu company that sources its soybeans from third party vendors. Pick a date that suits your specific business

doing your projections; just make them as accurate as possible, grounded in current sales numbers and your market instead of sheer speculation.

As discussed above, when looking for funding, many readers will want to know how much of a profit you generate on each product. Use the price per product and the cost per product to determine this value and place it in the business plan. Tables will help here.

	JAN	FEB	MAR	APR	
SALES PRICE	\$10	\$10	\$10	\$10	
UNITS SOLD	600	625	650	675	
TOTAL SALES	\$6,000	\$6,250	\$6,500	\$6,750	
	MAY	JUN	JUL	AUG	
SALES PRICE	\$10	\$10	\$10	\$10	
UNITS SOLD	800	900	950	975	
TOTAL SALES	\$8,000	\$9,000	\$9,500	\$9,750	
	SEP	OCT	NOV	DEC	YEAR END SALES
SALES PRICE	\$10	\$10	\$10	\$10	
UNITS SOLD	925	800	750	575	9,225
TOTAL SALES	\$9,250	\$8,000	\$7,500	\$5,750	\$92,250

Looking at the above table, it is crucial for companies to find their total sales. This will allow them to see if they need to improve operations, or if they are exceeding expectations. In order to find the total sales for your company within a certain month, you take the sales price of your item in that month and multiply it by the number of units sold in that month. For example, looking at the chart, in the month of January, the sales prices of the item was \$10 and we sold 600 units, so 10 times 600 equals \$6,000 in total sales. If you want to find your year end sales, then you simply add up your total sales during each month.

OPERATING COST STATEMENT

COST OF GOODS SOLD / VARIABLE EXPENSES

The second step is to estimate the Cost of Goods Sold (COGS), sometimes called variable expenses. COGS includes all expenses that are directly related to the creation of your product and is an integral part of creating the profit and loss statement for your business plan. The table below displays items that should be included.

COST OF GOODS SOLD / VARIABLE EXPENSES		
Materials, payment to processors, ingredients, supplies	Direct labor	Shipping and packaging costs

OPERATING MARGIN / GROSS MARGIN

Step three is calculating your operating margin. To do this, subtract the total cost of step two (COGS) from the total sales in a year (step one) to determine your margin. Customers like to see positive margins as it indicates that the direct production aspect of your business is successful, even if other expenses may be high.

- If your operating margin/gross margin is positive, make sure to mention that in your financial section. Think of ways you can improve it as time goes on.
- If your variable margin is negative, try to think why it is not as bad as it looks and ways you have brainstormed to increase it over time. Try to scheme ways to make it positive/move towards positive in your business plan.

To simplify this down: In the table on the next page, to get your operating margin, you have your total sales (which you found on the previous page) and you subtract all of your variable expenses from your total sales. For example, in the month of January, you subtract direct labor (\$1,626), ingredients (\$1,431), supplies (\$650), and packaging costs (\$780) from your total sales in January (\$6,000) to get the operating margin (\$1,512).

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
DIRECT LABOR	\$1,626	\$1,694	\$1,762	\$1,829	\$2,168	\$2,439	\$2,575	\$2,642	\$2,507	\$2,168	\$2,033	\$1,558	\$25,000
INGREDIENTS	\$1,431	\$1,491	\$1,551	\$1,610	\$1,908	\$2,146	\$2,266	\$2,325	\$2,206	\$1,908	\$1,789	\$1,371	\$22,000
SUPPLIES	\$650	\$678	\$705	\$732	\$867	\$976	\$1,030	\$1,057	\$1,003	\$867	\$813	\$623	\$10,000
PACKAGING COSTS	\$780	\$813	\$846	\$878	\$1,041	\$1,171	\$1,236	\$1,268	\$1,203	\$1,041	\$976	\$748	\$12,000
OPERATING MARGIN / GROSS MARGIN	\$1,512	\$1,575	\$1,638	\$1,701	\$2,016	\$2,268	\$2,394	\$2,457	\$2,331	\$2,016	\$1,890	\$1,449	\$23,250

FIXED EXPENSES / OVERHEAD EXPENSES

The fourth section on the profit and loss statement you will create includes all of your fixed expenses. Four common categories are equipment expenses, facility expenses, marketing expenses, and general and administrative expenses. You can arrange these into any categories you like but try to keep them separate from your variable expenses.

In the chart below, in order to get your companies EBITDA, you subtract your companies fixed expense which could include; equipment, facility, marketing, and general administrative expenses from your Gross margin that we just found on the previous page. For instance, in the month of January, you subtract all your fixed expenses (50, 150, 150, 25, 50, 165, 200, 75, 20) from your gross margin in January (\$1512) to get your EBITDA (\$627).”

EQUIPMENT EXPENSES <ul style="list-style-type: none"> • Regular maintenance on equipment • Leases on company vehicles 	FACILITY EXPENSES <ul style="list-style-type: none"> • Facility insurance • Pest control • Utilities • Facility cleaning supplies or services • Computer services
MARKETING EXPENSES <ul style="list-style-type: none"> • Social media boosts • Marketing consultants • Billboards • Signage 	GENERAL ADMINISTRATIVE EXPENSES <ul style="list-style-type: none"> • Salaried wages • Fees to professionals like lawyers or accounts • Office supplies • Business insurance

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EQUIPMENT EXPENSES													
REGULAR MAINTENANCE	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600
TRUCK LEASE	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800
FACILITY EXPENSES													
INSURANCE	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800
PEST CONTROL	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300
CLEANING SUPPLIES	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600
MARKETING EXPENSES													
SOCIAL MEDIA BOOSTS	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$1,980
BILLBOARD RENTAL	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$2,400
GENERAL ADMINISTRATIVE EXPENSES													
FEES TO ACCOUNTANT	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$900
OFFICE SUPPLIES	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$240
EBITDA	\$627	\$690	\$753	\$816	\$1,131	\$1,383	\$1,509	\$1,572	\$1,446	\$1,131	\$1,005	\$564	\$12,630

NET INCOME

Talk about the ways you want to use this net income for expansion, paying down debt, buying additional inventory, etc. If you have a net loss, discuss the loss and how you anticipate it changing over the next several years and what plans you have in place to remedy the loss.

Making a profit and loss full statement in order to find the net income is pretty simple. All we do it just combine what we have found previously, which was total sales, total variable expenses (the operating margin), and the total fixed expenses. Subtract your total fixed expenses and total variable expenses from your total sales to get your net income!

PROFIT AND LOSS FULL STATEMENT													
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
SALES PRICE	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	
UNITS SOLD	600	625	650	675	800	900	950	975	925	800	750	575	9,225
TOTAL SALES	\$6,000	\$6,250	\$6,500	\$6,750	\$8,000	\$9,000	\$9,500	\$9,750	\$9,250	\$8,000	\$7,500	\$5,750	\$92,250
DIRECT LABOR	\$1,626	\$1,694	\$1,762	\$1,829	\$2,168	\$2,439	\$2,575	\$2,642	\$2,507	\$2,168	\$2,033	\$1,558	\$25,000
INGREDIENTS	\$1,431	\$1,491	\$1,551	\$1,610	\$1,908	\$2,146	\$2,266	\$2,325	\$2,206	\$1,908	\$1,789	\$1,371	\$22,000
SUPPLIES	\$650	\$678	\$705	\$732	\$867	\$976	\$1,030	\$1,057	\$1,003	\$867	\$813	\$623	\$10,000
PACKAGING COSTS	\$780	\$813	\$846	\$878	\$1,041	\$1,171	\$1,236	\$1,268	\$1,203	\$1,041	\$976	\$748	\$12,000
OPERATING MARGIN	\$1,512	\$1,575	\$1,638	\$1,701	\$2,206	\$2,268	\$2,394	\$2,457	\$2,331	\$2,016	\$1,890	\$1,449	\$23,250
EQUIPMENT EXPENSES													
REGULAR MAINTENANCE	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600
TRUCK LEASE	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800
FACILITY EXPENSES													
INSURANCE	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800
PEST CONTROL	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300
CLEANING SUPPLIES	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600
MARKETING EXPENSES													
SOCIAL MEDIA BOOSTS	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$1,980
BILLBOARD RENTAL	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$2,400
GENERAL ADMINISTRATIVE EXPENSES													
FEES TO ACCOUNTANT	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$900
OFFICE SUPPLIES	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$240
EBITDA	\$627	\$690	\$753	\$816	\$1,131	\$1,383	\$1,509	\$1,572	\$1,446	\$1,131	\$1,005	\$564	\$12,630
NET INCOME	\$332	\$395	\$458	\$521	\$836	\$1,088	\$1,214	\$1,277	\$1,151	\$836	\$710	\$269	\$9,090

APPENDIX

An Appendix is optional but is a useful place to include any attachments that support claims made in the business plan. Do not include superfluous information that does not add to the plan. Examples of attachments provided in the Appendix include:

- Personnel resumes
- Pictures of your farm, products, or machinery
- Promotional documents
- News articles about the company or product
- Permits, leases, and certifications that are relevant to the project
- Quotes and other support for funding requests

RESOURCES

The following are some additional resources that may be helpful when preparing your business plan. Some of these resources contain further explanations that were outside of this guide and templates.

- **SBA Business Plan Guide**
sba.gov/business-guide/plan-your-business/write-your-business-plan
- **SCORE Business Plan Guide**
score.org/resource/business-plan-template-established-business
- **Understanding Cash Flow Statements**
investopedia.com/investing/what-is-a-cash-flow-statement/
- **Guide to Understanding Company's Profit and Loss**
corporatefinanceinstitute.com/resources/knowledge/accounting/profit-and-loss-statement-pl/
- **Creating Sources and Uses of Funds Statements**
thebalancesmb.com/sources-uses-funds-statement-397547
- **Calculating Cost Per Unit**
accountingtools.com/articles/how-to-calculate-cost-per-unit.html

The following are some resources that may be helpful when preparing your pitch.

- **SCORE's How to Perfect Your Pitch**
score.org/event/how-perfect-your-pitch
- **Pitch Pointers**
documentcloud.adobe.com/link/review?uri=urn:aaid:scds:US:e8071067-647a-4a46-84fa-a950d1b818c6

documentcloud.adobe.com/link/review?uri=urn:aaid:scds:US:55696a5f-eb32-49b7-b1bf-ccf3a3c41245

ABOUT THE AUTHORS



South Carolina needs people with passion for growing an agribusiness, because in doing so they grow a farm, a supply chain, and a community. Above all, we need farmers who are entrepreneurs: innovative leaders willing to work hard and think outside the box to bring healthy, diversified crops and products to the market. It's ACRE's job to seek out and support such farmers. By hosting agribusiness workshops, running grant competitions for entrepreneurs, teaching new and beginning farmers the business skills they need to prosper, funding research, and supporting farmland transfer, ACRE works to inspire entrepreneurship and strengthen South Carolina agriculture from the bottom up.



The Extension Agribusiness Team provides information and education on the use of business and economic principles for making decisions involving agriculture, natural resources and communities. Team members consisting of Extension agents, associates and specialists provide targeted educational programming and technical assistance related to agribusiness and promotes the development of economically viable local and regional food systems. Programs and decision tools including enterprise budgets, farm financial analysis, market outlook, farmers market and agritourism development, entrepreneurship, business planning and risk management education are provided for commercial growers, beginning and small farmers, agribusinesses, lenders, and ag professionals for improving profitability and sustainability.



Since 2001, Matson Consulting, LLC has provided business expertise to many rural businesses, enabling them to thrive and grow. They have worked with a diverse and varied group of entities, ranging from individuals to government agencies and institutions. Some of their clients include farmers and producers, groups, producer cooperatives, food banks, food hubs, state and local government entities, international organizations, and nonprofit foundations, working across the agricultural industry. The firm provides direct assistance to farmers and entrepreneurs through business planning, market plan development, strategic organization, and planning, and identifying and applying to funding sources. They also provide their expertise at multiple workshops and conference on various topics related to local foods and business development.

OTHER COLLABORATORS



Small Business Development Center- SBDC is a partner of the Small Business Administration that provides assistance to small businesses and entrepreneurs across the nation. Through free consulting, low-cost seminars and links to resources, SBDC helps jump start startups and makes existing businesses thrive. SBDC consultants work with companies in all stages of development and they provide a variety of services to small businesses, including business consulting and training on business development, financial packaging and lending assistance, procurement and contracting aid, market research, and more.



SCORE is the largest network of business mentors located across the nation. With more than 300 chapters, they act as a resource partner for the Small Business Administration to provide mentoring, workshops, and educational resources. The Greater Aiken chapter alone has a network of over 40 real-world professional that are part of their volunteer team. Among them are experts in business plan preparation, accounting, administration, marketing, finance, sales, and government contracting. SCORE has a network of highly qualified mentors are available businesses of all shapes and sizes.

NOTES





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