

REDEMPTION ROOTS FARM

Phase 1 Farm Business Plan • \$50,000 Startup / Operating Plan

Prepared for land access, beginning-farmer development, and FSA financing discussions

Planning principle: Phase 1 is intentionally a manageable launch. The full farm vision will be developed over multiple seasons as land, water, experience, revenue, and financing allow.

1. Executive Summary

Redemption Roots Farm is a planned diversified family farm focused on responsible livestock care, clean food production, healthy soil, and long-term agricultural stewardship. The farm is intended to combine vegetables, berries, flowers, perennial crops, hay, poultry, small ruminants, and eventually larger livestock, an orchard, agroforestry, an apiary, value-added products, and family-friendly agricultural experiences.

The founders are beginning farmers and are intentionally seeking experienced mentorship, agricultural education, and technical assistance. Phase 1 will establish the foundation: secure land access, reliable agricultural water, fencing, basic livestock infrastructure, initial production, a protected growing area, essential equipment, and the first pathways to farm income.

The farm's long-term energy goal is to use on-site solar generation and battery storage to reduce dependence on conventional electricity and eventually support farm buildings, water systems, irrigation, refrigeration, processing, security, and—if legally permitted—a future residence on the property.

2. Mission, Vision & Values

Mission: Build a productive, diversified family farm that provides wholesome agricultural products while treating animals responsibly, improving soil health, protecting natural resources, and creating a safe and welcoming environment.

Vision: Over time, Redemption Roots Farm will become a diversified farm with vegetables, fruits, berries, flowers, hay, cattle, dairy animals, sheep, goats, chickens, turkeys, horses, an orchard, perennial and native plant systems, an apiary, agroforestry/permaculture elements, value-added products, and carefully developed agritourism.

Core values: stewardship, faith, humane animal care, clean and sanitary operations, healthy soil, biodiversity, responsible resource use, low-toxicity production, continuous learning, family, community, and long-term sustainability.

3. Phase 1 Objectives

- Secure approximately 30–50+ usable acres when possible, with reliable agricultural water/water rights and room for future expansion.
- Establish secure perimeter and livestock fencing, gates, predator protection, and basic farm security.
- Develop clean, functional livestock shelters and small-animal/poultry infrastructure.
- Begin vegetable, berry, flower, and perennial production using organic and regenerative practices.
- Establish a high tunnel/greenhouse and efficient irrigation system.
- Begin with manageable livestock and poultry rather than attempting to launch every enterprise simultaneously.
- Purchase only essential tools and equipment and prioritize used/entry-level equipment where appropriate.
- Establish basic wash/pack, harvest, storage, and food-safety practices.
- Build a relationship with an experienced farmer/rancher mentor and use Extension/technical assistance.
- Begin direct-to-consumer and/or local-market sales as production becomes available.
- Complete feasibility and design work for future solar, battery storage, expanded water storage/filtration, wool processing, dairy/pasteurization, soap production, and agritourism.

4. Phase 1 Production Plan

Enterprise	Phase 1 Approach
Vegetables	Seasonal mixed vegetables including leafy greens, tomatoes, peppers, potatoes, root crops and other marketable crops suited to the selected property.
Berries & flowers	Establish selected berry/perennial starts and flowers where climate, soil and water permit.
Poultry	Begin manageable chicken and turkey production for eggs and/or meat, subject to applicable regulations and market plan.
Sheep & goats	Start with a manageable number for grazing, wool and/or goat-milk-related future enterprises; prioritize animal health and handling systems.
Hay	Begin small-scale hay/forage planning where land and equipment make it economically practical; larger production can be added later.
Cattle & horses	Future expansion rather than a major Phase 1 expense unless the property, water, infrastructure and financing make a limited start practical.

5. Land & Water Requirements

The preferred property will provide approximately 30–50+ usable acres or an appropriate larger parcel, with agricultural water/water rights as a top screening criterion. The property should have room for rotational grazing, hay/forage, crop production, livestock housing, protected growing, an orchard/perennial area, storage, and future expansion.

Water system concept: agricultural source → source-appropriate filtration/treatment → storage tanks/reservoir → pump/pressure system → irrigation and livestock distribution. Actual filtration and storage design will be based on water testing, source type, water rights, flow, elevation, freeze conditions, and county/state requirements.

6. Clean, Low-Toxicity & Regenerative Production

The farm plans to use organic and regenerative practices, with the long-term goal of pursuing organic certification if appropriate. Planned practices include composting, crop rotation, diverse plantings, perennial systems, responsible grazing, sanitation, soil-building, native/pollinator habitat, and reduced reliance on synthetic chemical inputs.

Crop protection will emphasize integrated, physical, cultural and biological methods such as fencing, row covers, netting, high tunnels, crop rotation, sanitation, beneficial organisms, and appropriate predator/wildlife management. The farm will not represent itself as certified organic unless and until certification is actually obtained.

7. Animal Care & Security

Every animal will be treated as a living responsibility rather than simply an agricultural asset. The farm will prioritize appropriate nutrition, clean housing, grooming, veterinary care, safe handling, adequate space, protection from extreme weather, and humane management.

Fencing, secure gates, appropriate enclosures, lighting, cameras and other reasonable security measures will be used to reduce risks from predators, wildlife, theft, trespassing and unauthorized access.

8. Phase 1 Equipment & Machinery

Priority	Equipment / System	Purpose
Essential	Hand tools, carts, harvest bins, broadforks, small tiller	Crop establishment and harvest
Essential	Portable electric/net fencing and livestock handling equipment	Rotational grazing and animal security
Essential	Irrigation lines, pumps/timers, troughs	Crop and livestock water
Essential	Poultry housing/feed/water equipment	Chicken and turkey production

High value	Used compact/entry-level tractor or equipment reserve	Land preparation, hauling and future expansion
Future	Hay mower/rake/baler, larger tractor, trailer	Expanded hay and livestock operation
Future	Shearing, skirting, washing, drying, carding and spinning equipment	In-house wool processing after production volume justifies it
Future	Stainless soap-making equipment	Goat-milk/other farm soap enterprise
Future / regulated	Milk pasteurization and dairy-processing equipment	Only after Colorado regulatory and facility requirements are confirmed
Future	Solar array, battery storage and electrical controls	Farm energy independence and resilience

9. Solar & Energy Independence Plan

Solar is a long-term infrastructure priority. The farm will evaluate a professionally designed photovoltaic system with battery storage sized around actual loads and future expansion. Potential loads include water wells/pumps, filtration, irrigation, barns, livestock shelters, greenhouses, refrigeration/cold storage, wash/pack equipment, processing equipment, security systems, lighting, farm tools and a future residence if permitted.

Phase 1 will focus on electrical access, load planning, site evaluation and feasibility rather than consuming a large share of the \$50,000 startup budget. Future solar installation should be evaluated for financing eligibility, interconnection, utility rules, property ownership, tax treatment and actual farm economics. A separate off-farm residence cannot automatically be powered by a farm solar system; that arrangement would require its own legal and utility review.

10. \$50,000 Phase 1 Budget

Category	Budget
Land lease / initial land access	\$4,000
Water / irrigation setup, tanks & troughs	\$4,500
Fencing, gates & predator protection	\$6,000
Livestock shelters / mobile housing	\$4,000
Initial livestock & poultry	\$7,000
Seeds, plants, orchard/berry starts & soil inputs	\$3,500
High tunnel / greenhouse	\$4,500
Feed, hay & animal-care supplies	\$3,500
Tools & essential small equipment	\$3,500
Used/entry-level tractor or equipment reserve	\$4,000
Wash/pack, harvest & basic storage	\$1,500
Permits, marketing & market setup reserve	\$1,000
Operating / emergency reserve	\$3,000
TOTAL	\$50,000

Budget note: The \$50,000 is a Phase 1 launch budget, not the cost to build the complete long-term farm. Large solar installation, major hay machinery, extensive cattle/horses, dairy processing, wool-processing lines, farm residence and agritourism facilities are intentionally deferred to later phases unless separately financed and justified.

11. Financing & Repayment Planning

For planning purposes only, a \$50,000 fully amortizing loan at 5.375% over 7 years would be approximately \$716/month, before any fees or different repayment structures. The actual FSA repayment schedule may be structured around the purpose of the loan and agricultural cash flow. The borrower should confirm the applicable loan type, rate, term, payment schedule, collateral and eligibility directly with the FSA loan officer.

The farm should not rely on future agritourism or unbuilt enterprises to make the initial loan payment. Phase 1 repayment planning should be supported by realistic production, household resources, market sales, and conservative assumptions.

12. Labor Plan

Phase 1: founders operate the farm with mentor/Extension guidance and occasional contractors or seasonal help as needed. Full-time payroll is not planned initially.

Phase 2: add part-time/seasonal farm assistance as acreage, livestock and sales justify the cost.

Phase 3: consider a farm manager, animal-care staff, educators, riding staff and seasonal event workers only after the corresponding revenue streams are established.

13. Future Revenue Streams

- Fresh vegetables, berries, flowers and other produce
- Eggs and poultry products where legally permitted
- Livestock and breeding stock as appropriate
- Hay/forage
- Wool and eventually processed wool/yarn/textiles
- Goat-milk-based soap and other compliant value-added products
- Orchard/perennial products
- Native plants/nursery products if developed for sale
- Honey and apiary products
- Farm tours and agricultural education
- Petting-farm/animal interaction experiences where legally permitted
- Guided horseback riding or horse experiences where legally permitted
- Seasonal farm events, workshops and other agritourism activities

14. Agritourism & Family Farm Experience — Future Phase

The long-term vision may include family-friendly agricultural experiences such as farm tours, animal encounters, educational visits, seasonal activities and potentially guided horseback riding. These activities would be developed only after confirming county zoning/land-use rules, animal-health requirements, insurance, public-access safety, parking, restrooms, accessibility, staffing, permits and other applicable requirements.

Agritourism is not counted as guaranteed Phase 1 income. It is a future diversification strategy that can be evaluated once the core agricultural operation is stable.

15. Housing / Living on the Property

The preferred property will be screened for whether a residence is legally allowed. A farmhouse or residence may depend on county zoning, parcel size, agricultural designation, building rules, septic/wastewater, water supply, access, subdivision restrictions and other requirements.

If on-site residential use is not permitted or financially appropriate, the farm can operate while the family lives off-property. Residential eligibility should be treated as a property-selection question and confirmed before purchase or signing a long-term commitment.

16. Mentorship & Technical Assistance

Because the founders are beginning farmers, mentorship is a central part of the business plan. The farm will seek an experienced farmer/rancher mentor and use Colorado agricultural Extension, FSA, Land Link and other qualified technical resources. Mentorship will support livestock management, crop planning, equipment use, budgeting, recordkeeping, soil health, water management, marketing and farm safety.

17. FSA / Lender Discussion Checklist

- Confirm which FSA loan structure best fits the Phase 1 uses.
- Confirm whether land access/lease costs are eligible under the selected loan.
- Confirm eligible uses for water infrastructure, fencing, livestock, equipment and improvements.
- Ask how solar/electrical infrastructure could be financed in a future phase.
- Ask whether a separate ownership loan and operating loan/microloan structure could be used as the farm grows.
- Review repayment structure and whether payments can align with seasonal agricultural cash flow.
- Ask what collateral, financial records, tax documents and business-plan details are required.
- Ask what beginning-farmer education/experience requirements apply and what documentation is helpful.
- Do not commit to purchasing or leasing a specific property until its water, zoning, agricultural use, infrastructure and financing fit have been reviewed.

18. Phase 1 Success Measures

- Secure suitable land with dependable agricultural water.
- Establish safe fencing, gates and basic livestock infrastructure.
- Successfully establish initial crops and protected growing.
- Maintain healthy animals with consistent records and care.
- Develop reliable farm operating and financial records.
- Complete mentor/education milestones.
- Begin first farm sales without overextending the operation.

- Maintain a cash reserve and conservative debt service plan.
- Create a documented Phase 2 expansion plan based on actual production and sales data.

19. Important Planning Disclaimer

This document is a planning/business-plan draft for discussion with FSA, Colorado Land Link, Extension, lenders and other advisors. It does not represent a guarantee of loan approval, land-use approval, organic certification, dairy licensing, agritourism approval, residential approval, utility interconnection, water rights, or profitability. Exact requirements must be confirmed for the specific property and enterprise before money is committed.