Long Term Master Plan

Brandi L. Kelley

Beginning woman farmer
Florida — 10 or more acres — property to be determined

Contact

Brandi L. Kelley

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Location: Webster, Sumter County, FL (farm property TBD)

About this plan

This plan describes a family-operated, multi-species heritage livestock and specialty crop farm. **All income figures are startup projections.** No enterprise in this plan is currently operating. Income from separate family projects belonging to other family members is not counted in this plan, and no product manufacturing income is counted. The farm in this plan must stand on its own farm income.

> **Property note:** The parcel has not yet been identified. This plan states the land, water, and housing features the farm requires and the production plan that will be matched to the parcel and appraised value before closing. Any purchase price and financing will be set once a property is chosen and under contract.

Contents and farm summary

Contents

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- Reptile sanctuary; freshwater aquatics; markets and sales
- Operating expenses; family living expenses
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Farm summary

Item	Detail
Owner	Brandi L. Kelley
Business	Sole proprietor, DBA “Forever Home Ag”
Phone / email	352-890-4264 / brandijhre4ever@gmail.com
Farmer status	Beginning woman farmer
Current base	Sumter County, Central Florida; farm property TBD anywhere in Florida
Land sought	10 or more acres with a farm residence (to be determined)
Funding	Loans and grants — see final section
Labor	Family labor only — Brandi, son, and daughter
Enterprises counted here	Heritage sheep, pigs, and poultry (50 hens, 5 breeding roosters); emus; saffron; medicinal mushrooms; feeder insects; high-tunnel herbs; reptile sanctuary; freshwater aquatics; aquatic plants; bat houses and guano
Not counted here	Son’s cattle and bee project and daughter’s goat and boutique project — separate family projects, separate income

Honest starting point: None of these enterprises are operating today. Every dollar in the projections is a startup projection based on phased stocking and conservative prices, not past sales.

Executive summary

Brandi L. Kelley is starting a diversified heritage breed farm on 10 or more acres in Florida. The farm raises heritage sheep, pigs, and poultry (including a 50-hen laying flock and a five-breed heritage chicken breeding program), keeps emus, and adds high-value, small-footprint enterprises: saffron, medicinal mushrooms, feeder insects, high-tunnel herbs, a reptile sanctuary, and freshwater aquarium breeding.

Every part of the farm is chosen to do more than one job. Sheep and pigs produce meat, breeding stock, wool, and lard. Emus guard the other livestock. Bats control insects and produce guano that is sold as fertilizer. The bug lab's feeder insects feed the farm's own poultry and reptile sanctuary as well as being sold. Manure and bedding become compost that feeds the pastures and the saffron beds, so the farm buys little fertilizer and no chemical inputs at all.

How the money works

- **Fast income first:** eggs, mushrooms, feeder insects, and reptile hatchlings can sell in the first season while sheep flocks and saffron beds are still building.
- **Breeding stock is the premium product:** every livestock breed on the farm is a heritage or endangered breed, and registered breeding stock — including heritage chicks and breeding pairs from five chicken breeds — sells for more than production animals.
- **Costs are budgeted honestly:** operating expenses include property tax, insurance, and utilities as explicit line items. Feed costs decline in Years 2–3 as on-farm feed production ramps up toward self-sufficiency.
- **Growth is phased:** stocking rises over three years. Reptile and aquarium enterprises start small as supplemental income and are not the primary repayment basis.
- **Extra loan payments come last, not first:** the family intends to pay the loan down ahead of schedule, but only from real surplus after operating costs, family living costs, and a cash reserve are covered.

Three-year snapshot (startup projections)	Year 1	Year 2	Year 3
Gross farm income	$13,300	$29,500	$44,500
Operating expenses	$14,800	$12,000	$14,000
Net farm income	($1,500)	$17,500	$30,500

Year 1 is an establishment year and does not cover family living costs plus debt service on its own. That shortfall, and how it is handled, is stated plainly in the repayment section rather than hidden. By Year 3 the projected cash available for debt service is $19,700 at the base living estimate.

Background and farm experience

Hands-on livestock experience

Since March 2023 (3.5 years), Brandi has raised pigs and chickens: 3 pigs and 8 chickens, handling daily feeding and watering, housing upkeep, health monitoring and parasite prevention, and animal socialization. Eggs have been collected for family use.

Gardening and plant experience

Ten years growing vegetables and herbs for family use (since 2016). Ornamental plants since 2004. Medicinal herb knowledge applied to the planned high-tunnel herb enterprise.

Reptile and aquarium experience

Brandi has previously raised leopard geckos and bearded dragons — the same species planned for the reptile sanctuary — and maintained several freshwater aquariums. This is not a first-time reptile or aquatics venture; it is a return to enterprises she has already managed successfully.

Multi-species management — proven capacity

Before losing her house, Brandi simultaneously managed a large and diverse household of animals: 3 dogs, 4 cats, 2 rabbits, a quaker parrot, guinea pigs, chickens, ducks, 2 rats, 2 snakes, a leopard gecko, a bearded dragon, and several freshwater aquariums — and was working toward a saltwater tank. This history demonstrates the daily management capacity, observation skills, and workload tolerance that a multi-enterprise farm requires. The farm plan’s enterprises are well within the scope of what she has already handled.

> **Experience summary:** 3.5 years managing pigs and chickens; 10 years vegetable and herb gardening; prior reptile keeping (leopard geckos, bearded dragons, snakes); prior freshwater aquarium keeping; proven simultaneous multi-species household management. No commercial farm income history — all farm income in this plan is projected, not historical.

Farm description and farm standards

The farm in plain terms

A family farm on 10 or more acres in Florida. Livestock graze in rotation, moving through divided pasture so no section is grazed bare and manure is spread by the animals themselves. Poultry follow the larger livestock. A 50-hen laying operation runs from an efficiently designed coop built for solo daily management: easy egg collection, easy cleaning, good ventilation. Crops that need little land — saffron beds, mushroom growing rooms, the insect building, reptile sanctuary, and aquarium systems — sit near the barn and house so daily chores stay short.

Farm standards

- **Chemical-free:** no commercial pesticides and no synthetic fertilizers, anywhere on the farm.
- **Non-GMO:** non-GMO feed and seed only.
- **Natural pest control:** bats, beneficial insects, guard animals, rotation, and healthy soil do the work chemicals would do elsewhere.
- **Closed-loop fertility:** compost and manure from the farm's own animals feed pastures and beds. Little fertility is bought in.
- **Feed self-sufficiency goal:** Brandi plans to cut purchased feed costs to near zero within the first years by growing feed on-farm (bug lab output, garden crops, pasture). Projections reflect this as a phased reduction, not an day-one claim.
- **Heritage breeds only:** livestock are heritage or endangered breeds, chosen for Florida heat, parasite tolerance, and mothering ability, and bred to increase their numbers.

> **Wording note:** The farm is described as chemical-free and non-GMO. It is not described as certified organic, because the farm will not claim a certification it has not earned.

Why heritage breeds

Heritage breeds fit a low-input Florida farm: they forage well, tolerate heat, and raise their young with little help. They also carry the farm's conservation purpose, and their breeding stock commands premium prices because the breeds are rare. Conservation and income point the same direction on this farm.

Land and facilities plan

Because the parcel is to be determined, this section states what the property must have and how facilities will be added in phases after closing. No address, acreage beyond the 10-acre minimum, or purchase price is stated here because none has been selected yet.

Required parcel features

- 10 or more acres, mostly usable pasture or clearable land, not flood-prone for the house and barn sites
- A sound farm residence for the family
- Reliable well water and electric service
- Road frontage and legal access suitable for a livestock trailer
- Soil and drainage suitable for pasture and small raised-bed crop areas
- Room for a barn, an insect and mushroom building, a reptile sanctuary building, fencing, and a farm pond if one already exists (a pond is welcome but not required)

Phased facilities

Phase	Work
At closing – Year 1	Perimeter and cross fencing, water lines to pastures, basic barn repairs, 50-hen coop (efficient solo-management design), five breeding pens plus bachelor pads, pig paddocks, sheep shelter, reptile sanctuary room fitted out, aquarium systems installed
Year 1 – 2	Saffron beds, mushroom growing space, insect production building fitted out, bat houses mounted, high tunnel site prepared
Year 2 – 3	Added paddocks for pig breed expansion, breeding pens, loading and sorting area, hay and feed storage, high tunnel erected (NRCS cost-share)

Facilities are added from operating cash flow and, where eligible, conservation cost-share — not from added borrowing. Major purchases and business formation steps are held until funding is in place, so that any financing reflects the farm as it will be run.

NRCS high tunnel system

A manufactured high tunnel (target: 30 ft × 72 ft, approximately 2,160 sq ft) is planned as multi-purpose farm infrastructure, funded through the NRCS Environmental Quality Incentives Program (EQIP), Conservation Practice Code 325. At the Historically Underserved producer rate of $8.78 per square foot, the estimated NRCS cost-share is approximately $19,000.

What the high tunnel houses

- **Herbs and medicinal plants** grown in the natural soil profile for direct sale (fresh and dried) and for drying
- **Medicinal mushrooms** (Turkey Tail, Reishi) in shaded sections
- **Pollinator and beneficial-insect habitat** — conservation plantings supporting native pollinators, framed as pollinator/wildlife conservation
- **Butterfly and moth conservation habitat** — including host plants for species of conservation concern such as the Miami Blue butterfly
- **Feed and fertilizer organisms** — organisms raised for on-farm feed and fertility inputs

Compliance notes

- Crops are grown in the natural soil profile (or permanent raised beds ≤12 in.), per NRCS requirements — no hydroponics, no pots or benches as primary production.
- The structure is a manufactured kit installed per manufacturer specifications, as NRCS requires.
- Beneficial insects and butterfly habitat are framed as **pollinator and wildlife conservation**, not livestock production.
- NRCS EQIP High Tunnel application deadline: January 15 (extended). The conservation plan and application follow property acquisition.

> **Funding:** The high tunnel is pursued through NRCS cost-share. Its cost is not included in any other financing, and its production income is counted conservatively in the herb and mushroom lines.

Enterprises: sheep and pigs

Heritage sheep — Gulf Coast Native and Florida Cracker

Two Florida landrace sheep breeds, both critically endangered and both bred for this climate: heat tolerant, parasite resistant, and able to raise lambs on pasture. Gulf Coast Native is kept mainly for meat; Florida Cracker is dual-purpose, meat and wool.

- **Income:** market lambs, registered breeding stock at premium prices, and wool.
- **Wool transfer:** wool supplied to the daughter's boutique is sold at fair raw-wool market prices and recorded as farm income here; the boutique records it as an input cost. Only the farm-side wholesale sale is counted in this plan.
- **Startup:** a small foundation flock in Year 1, growing from its own retained ewe lambs rather than repeated purchases.
- **Costs:** mostly pasture, mineral, shearing, and routine health care. These breeds need little grain.

Heritage pigs — Ossabaw Island Hog and American Guinea Hog

Two breeds to start, chosen for fastest return and highest value. Two more breeds are planned expansion, not startup stock.

- **American Guinea Hog:** gentle, an excellent mother, and the fastest income on the pig side. Feeder pigs can sell at 2 to 3 months; finished hogs and premium lard follow.
- **Ossabaw Island Hog:** critically endangered, extremely heat tolerant, and valued for rich, premium-priced pork and breeding stock. Smaller and slower, but the highest dollars per pound.
- **Expansion, years 2 to 3:** Mulefoot and Large Black hogs, added only after housing and paddocks for the first two breeds are proven and paid for from operations.

Enterprise income	Year 1	Year 2	Year 3
Sheep — lambs, breeding stock, wool	$2,500*	$5,500	$9,000
Pigs — feeders, pork, lard, breeding stock	$2,400*	$5,400	$8,500

*Year 1 sheep and pig income is included within the Year 1 "registered breeding stock," "lambs," and "piglets" lines of the cash flow summary; the table above shows the enterprise attribution for Years 2–3 when these programs are producing.

Pigs root and clear ground as they rotate, which prepares new garden and bed areas at no machinery cost — another job stacked onto the same animals.

Enterprises: poultry — 50 hens and heritage breeding

A 50-hen heritage laying flock plus a five-breed heritage chicken breeding program give the farm its steadiest early sales: eggs sell weekly, and heritage chicks, started birds, and breeding pairs sell at premium prices to other heritage breeders.

Breed	Role
Dominique	Laying + breeding (dedicated rooster)
Holland	Laying + breeding (dedicated rooster)
Java	Laying + breeding (dedicated rooster)
Hampshire	Laying + breeding (dedicated rooster)
Booted Bantams	Breeding and specialty sales (dedicated rooster)
Turkeys — Narragansett, Holland White	Holiday birds and breeding stock
Ducks — Cayuga	Eggs and breeding stock
Geese — Cotton Patch (critically endangered)	Weeders and breeding stock
Quail — Coturnix	Eggs (integrated with laying flock from Year 2)

Rotational breeding system

Each of the five chicken breeds has a dedicated rooster housed in a separate breeding pen. Roosters are rotated in and out with the laying hens on a schedule that alternates between **fertilized egg collection** (eggs gathered for hatching into heritage chicks and breeding stock) and **unfertilized egg collection** (eggs gathered for table egg sales). Unpaired males are housed separately in “bachelor pads.” This dual-purpose system means the same flock produces both premium breeding stock and daily table eggs without maintaining two separate flocks.

- **Income:** table eggs at $5–6/dozen farm-direct (heritage breed premium), hatching eggs, heritage chicks ($8–15 each), breeding pairs and trios ($50–150), holiday turkeys, and table birds.
- **Second jobs:** Cotton Patch geese weed garden and bed areas. All poultry work behind the grazing livestock, spreading manure and eating insects and larvae, which lowers parasite pressure for the whole farm at no chemical cost.
- **Coop design:** the 50-hen coop is designed for efficient solo management — easy egg collection, easy cleaning, good ventilation — so one person can run the laying operation daily.

Enterprise income	Year 1	Year 2	Year 3
Table eggs (50 hens)	$4,000	$5,500	$6,500
Heritage chicks and breeding pairs	$800	$1,500	$2,500
Started birds, quail, turkey/duck sales	$2,000	$1,800	$2,400

Food safety: Eggs and poultry will be sold under Florida’s applicable egg and poultry rules, with any required licenses and labeling in place before sales begin. Meat birds beyond small-producer limits would be processed at an inspected facility.

Enterprises: reptile sanctuary

A dedicated reptile habitat sanctuary area housing multiple small species — conservation, education, and breeding combined. Brandi has prior hands-on experience raising leopard geckos and bearded dragons, the lead sanctuary species.

Species (all legal in Florida, no special permits required)

Species	Role	Notes
Leopard gecko	Lead breeding species	Insect-only diet (bug lab fed); 12–20 hatchlings/female/year; $30–45 each
Bearded dragon	Co-lead breeding species	Highest volume (30–80/female/year); bug lab feeds hatchlings; $35–80 each
Crested gecko	Secondary species	Room-temperature care (minimal electric); 16–20/year; $60–80 each

- **Fed from the farm:** the bug lab's feeder insects (mealworms, superworms, crickets) feed the sanctuary's insect-eating species at near-zero feed cost. Bearded dragon vegetables come from the farm garden.
- **Sanctuary, not just racks:** beyond breeding racks, the sanctuary includes planted habitat enclosures — a conservation and education space as well as a production space.
- **Income is supplemental:** reptile income is counted conservatively and is not the primary basis for the farm income case, which rests on livestock, eggs, saffron, mushrooms, and feeder insects.

Enterprise income (supplemental)	Year 1	Year 2	Year 3
Reptile hatchlings	$600	$2,000	$3,500

Enterprises: freshwater aquatics and aquatic plants

Freshwater aquarium breeding

Ornamental freshwater fish and shrimp bred for the pet trade: guppies, tetras, dwarf shrimp, and dwarf cichlids. Small systems, high value per square foot, year-round production in Florida's climate. Brandi has previously maintained several freshwater aquariums.

- **Income:** direct sales to local pet stores, aquarium clubs, and online buyers. Conservative startup volumes in Year 1, expanding as breeding colonies establish.
- **Saltwater deferred:** saltwater aquarium breeding is deferred to a later phase, potentially with grant funding, after core farm enterprises are running. It is not in these projections.

Aquatic plants

Aquatic plants grown for the aquarium trade and for the reptile sanctuary's planted habitat enclosures. Sold as bunches and potted specimens to the same pet-trade buyers as the fish.

Enterprise income (supplemental)	Year 1	Year 2	Year 3
Freshwater fish and shrimp	$400	$1,000	$2,000
Aquatic plants	$200	$300	$600

Enterprises: emus and bats

Emus — 2 to 3 birds

- **Guardians first:** emus actively drive off predators and protect sheep, poultry, and other stock.
- **Emu oil:** rendered oil sold as a farm product and supplied to the family boutique as a raw material at a fair farm price. Only the farm-side sale is counted here; boutique retail income belongs to the separate boutique project.
- **Also:** eggs, chicks, and feathers.

Bat houses

Bat houses provide chemical-free insect control over pastures and gardens. Collected guano is bagged and sold as a premium garden fertilizer. Guano income is small but nearly all margin, and the pest control it replaces would otherwise cost money or yield.

Enterprise income	Year 1	Year 2	Year 3
Emus — oil, eggs, chicks, feathers	$400*	$800	$1,200
Bat guano	$400	$800	$1,000

*Year 1 emu income is included in the cash flow summary's enterprise lines; the table shows attribution.

Enterprises: saffron, mushrooms, feeder insects, and herbs

Saffron

Saffron is the highest-value crop per square foot the farm can grow and it suits small acreage. Corms are planted in raised beds in Year 1 ($1,500 corm cost shown explicitly in the expense table); the first harvest is small because beds are still multiplying, and yields rise in Years 2 and 3 as the corm stock the farm grows for itself expands the beds at little added cost. Saffron is sold by the gram, dried and graded, to chefs, grocers, and direct buyers.

Medicinal mushrooms

Turkey Tail, Reishi, and other medicinal mushrooms are grown indoors on natural substrate in a small dedicated growing space. Production can run year-round in Florida's climate with shade and humidity control, giving the farm income in months when pasture enterprises are quiet. Products are **dried mushrooms** sold where the law allows, with labeling kept within what the product can legally claim.

Feeder insect production (the insect building)

A dedicated building houses feeder insect colonies: mealworms, superworms, hornworms, wax worms, silkworms, isopods, and crickets. These are sold live as feed for reptiles, pet birds, poultry, and pet spiders, to pet stores, breeders, and direct buyers.

- **Fast and steady:** colonies produce on short cycles, so this is monthly income, not seasonal income.
- **Second jobs:** insects feed the farm's own poultry and the reptile sanctuary at near-zero cost, and insect waste (frass) goes to the compost and beds as fertilizer.
- **Low land cost:** the whole enterprise fits in one building and uses farm-grown and purchased feed inputs already in the expense budget.

High-tunnel herbs

Herbs and medicinal plants grown in the high tunnel's soil beds for direct sale (fresh and dried) and for drying. Herb income is counted in the cash flow herb line ($500 / $1,200 / $2,000 across Years 1–3). Herbs supplied to the daughter's boutique are sold at wholesale prices and recorded as farm income, consistent with the transfer accounting below.

Enterprise income	Year 1	Year 2	Year 3
Saffron	$0	$1,000	$2,500
Medicinal mushrooms (dried)	$2,000	$3,500	$5,000
Feeder insects	$2,400	$3,000	$4,000
Herbs (high tunnel)	$500	$1,200	$2,000

Markets and sales

Where products are sold

- **Direct from the farm and online listings:** breeding stock, heritage chicks, feeder insects, reptile hatchlings, aquarium fish, saffron, mushrooms, herbs, and guano.
- **Farmers markets and local stores:** eggs, pork, lamb, and seasonal poultry.
- **Chefs and specialty buyers:** Ossabaw pork, saffron, and mushrooms, where heritage and chemical-free production command a premium.
- **Pet trade:** feeder insects, reptile hatchlings, and aquarium fish to pet stores, breeders, and direct keepers, on standing repeat orders where possible.
- **Family boutique, at arm's length:** the farm sells raw materials such as emu oil, wool, and herbs to the daughter's boutique at fair farm prices. Only those farm-side wholesale sales are farm income in this plan. Retail boutique income is not farm income and is not counted.

Internal transfer accounting

All farm products supplied to the daughter's boutique (a separate family enterprise) are recorded as arm's-length farm sales at fair market prices — wool at prevailing raw-wool prices, herbs at wholesale herb prices, emu oil at fair farm-gate price. The farm books a sale; the boutique books an input cost. This mirrors the beeswax transfer accounting already documented between the son's apiary and the boutique. No income is double-counted between the farm plan and the other family plans.

Pricing basis

Projection prices are set at or below current Florida direct-sale prices for comparable heritage and chemical-free products, and breeding stock is priced at the low end of advertised heritage breed prices. Reptile and aquarium prices reflect verified current pet-trade retail ranges. If products sell for less, the enterprise tables still hold at roughly 80 percent of projected prices before the Year 3 repayment picture changes materially, because no single enterprise is more than about one-sixth of gross income.

> **No double counting:** The son's cattle and bee income and the daughter's goat and boutique income appear only in their own family plans. They are not in this plan's tables, and this plan's income is not in theirs.

Operating and family living expenses

Operating expenses

Expense	Year 1	Year 2	Year 3
Feed and hay	$3,500	$2,000	$1,000
Breeding stock purchases	$2,000	$0	$0
Saffron corms (Year 1 planting)	$1,500	$0	$0
Reptile and aquarium setup	$1,500	$0	$0
Breeding pens and bachelor pads	$800	$0	$0
Supplies (bedding, packaging, substrates)	$1,500	$2,000	$2,500
Property tax (estimate, pending parcel)	$1,200	$1,500	$1,800
Farm insurance (estimate)	$800	$1,000	$1,200
Utilities and fuel	$1,000	$1,500	$2,000
Animal health and veterinary care	$0	$1,500	$2,000
Marketing and market fees	$0	$1,000	$1,500
Miscellaneous and contingency	$1,000	$1,500	$2,000
Total operating expenses	**$14,800**	**$12,000**	**$14,000**

Feed costs decline in Years 2–3 as on-farm feed production (bug lab, garden, pasture) ramps up toward the Brandi's self-sufficiency goal. Property tax, insurance, and utilities are shown as explicit estimated line items rather than buried in miscellaneous.

Family living expenses (per year, planning estimate)

Item	Amount
Food (net of food the farm itself produces; SNAP currently covers food)	$3,600
Household utilities	$2,400
Transportation	$1,800
Health care	$1,200
Phone ($90/mo verified)	$1,080
Clothing, personal, household, other	$1,920
Total family living (planning estimate)	**$12,000**

Living costs are held lean. Brandi's verified current cash expenses are approximately $1,080 per year (phone), with food covered by SNAP. The $12,000 figure is an estimate to be confirmed with a lender,

who may apply a higher standard figure — a sensitivity at $24,000/year is shown in the repayment section.

Three-year projections and repayment capacity

Consolidated projection	Year 1	Year 2	Year 3
Heritage poultry — eggs	$4,000	$5,500	$6,500
Heritage chicks and breeding pairs	$800	$1,500	$2,500
Started birds, quail, turkey/duck sales	$2,000	$1,800	$2,400
Sheep — lambs, breeding stock, wool	$1,000	$5,500	$9,000
Pigs — feeders, pork, lard, breeding stock	$1,000	$5,400	$8,500
Emus and bat guano	$800	$1,600	$2,200
Saffron	$0	$1,000	$2,500
Medicinal mushrooms (dried)	$2,000	$3,500	$5,000
Feeder insects	$2,400	$3,000	$4,000
Herbs (high tunnel)	$500	$1,200	$2,000
Reptile hatchlings (supplemental)	$600	$2,000	$3,500
Freshwater aquatics and plants (supplemental)	$600	$1,300	$2,600
Gross farm income	**$13,300**	**$29,500**	**$44,500**
Operating expenses	($14,800)	($12,000)	($14,000)
Net farm income	**($1,500)**	**$17,500**	**$30,500**
Non-farm cash income (child support)	$1,200	$1,200	$1,200
Family living expenses (planning estimate)	($12,000)	($12,000)	($12,000)
Cash available for debt service	**($11,300)**	**$6,700**	**$19,700**

Repayment capacity, stated plainly

For illustration, a farm ownership loan of $250,000 at **6.25 percent** (a published rate, to be verified at filing) over 40 years carries an annual payment of about $17,000. The actual amount, rate, and payment will be set by the lender for the parcel purchased, and repayment will be tested on those real figures.

- **Year 1:** cash available is negative — an establishment year while breeding stock is purchased, saffron corms are planted, and reptile/aquarium systems are set up. This plan does not borrow other family members' project income to cover it.
- **Year 2:** cash available turns positive at $6,700 but stays below a full annual payment.
- **Year 3:** cash available of $19,700 covers the illustrative payment with margin, and keeps growing as retained breeding stock replaces purchased stock and feed self-sufficiency deepens.

Living-expense sensitivity

If a lender applies a $24,000/year living figure instead of the $12,000 planning estimate, cash available for debt service becomes: Year 1 ($23,300); Year 2 ($5,300); Year 3 $7,700. Brandi has considered this scenario and will confirm which figure applies and what beginning-farmer structuring options exist for the establishment years.

> **How the establishment gap is handled:** stocking and facility spending are phased so Year 1 cash demands stay low; closing and first-payment timing will be discussed with the lender; any non-repayable grant funds received are a cushion and are not counted here. If a parcel's price would push the payment above what Year 3 income can carry, the right move is a lower-priced parcel, not higher projected income.

Paying the loan off early

The family's goal is to be out of debt as fast as the farm honestly allows. Money is applied in a fixed order that does not change in a good year: operating costs for the season ahead, family living costs, the scheduled loan payment, then a cash reserve of three months of operating and living costs. **Only after all four are covered does extra principal get paid.**

How extra principal will be paid

- **Highest interest first:** if the family carries more than one debt, extra money goes to the highest interest rate first.
- **Seasonal lump sums:** income arrives in lumps — holiday turkeys, spring breeding stock, saffron harvest, reptile hatchling season. A set share of each seasonal surplus goes to principal in the month it is received. Extra principal begins in Year 3, once coverage is adequate and the reserve is funded; paying extra while coverage is below 1.0 would put the farm at risk.
- **Effect:** extra principal in the middle years of a long farm loan removes years of payments and a large amount of interest. An exact payoff schedule will be worked out with the lender once the final amount and rate exist; this plan does not claim a specific payoff date before then.

Management and labor plan

- **Brandi L. Kelley — farm manager:** overall management, breeding decisions, saffron, mushrooms, insect production, reptile sanctuary, aquatics, records, sales, and loan paperwork.
- **Ryan — family labor:** fencing, feeding, pasture moves, and harvest work on Brandi's enterprises. His cattle and bee project is his own separate family project, kept apart from this plan.
- **Emmalee (Emmie) — family labor:** poultry, egg collection, reptile and aquarium care, packing, and market days on Brandi's enterprises. Her goat and boutique project is her own separate family project, kept apart from this plan.
- **No hired labor** is budgeted in the first three years. Work is sized to what the family can do, which is one reason stocking is phased — and one reason the 50-hen coop is designed for efficient solo management.
- **Records:** a simple farm ledger by enterprise, kept monthly, so each enterprise's real margin is known before it is expanded. Internal transfers to the boutique are recorded at fair market prices.

Risk management

Risk	How the farm handles it
Establishment-year cash flow	Phased stocking, low Year 1 fixed costs, lean living budget, no added borrowing, gap stated openly in this plan; beginning-farmer structuring discussion requested
Animal sickness or loss	Hardy Florida-adapted breeds, rotation and poultry follow-up to break parasite cycles, quarantine for new stock, a standing veterinary relationship, contingency line in expenses
Predators	Emus as active guardians, secure night housing for poultry, reptile sanctuary indoors
Storms and flooding	Parcel screened for flood risk at purchase, movable housing, livestock moved to high ground ahead of storms, farm insurance
Feed price increases	Pasture-first feeding, on-farm feed production goal (bug lab, garden, pasture), pigs and poultry fed partly on farm byproducts, feed bought in bulk in season
Price or market drops	Twelve separate income lines, no enterprise over about one-sixth of gross income, breeding stock and direct sales cushion commodity price swings
Family labor shortage	Enterprises sized to family labor, slow-growing enterprises kept small, expansion breeds deferred, coop designed for solo management
Reptile/aquatic market softness	These are supplemental enterprises with minimal sunk cost (fed from the bug lab and garden); if markets soften, scale back without affecting core livestock income

Loans, grants, and closing statement

Funding: grants and cost-share come first. Loans, including USDA Farm Service Agency (FSA) farm ownership loans, will be considered as needed to purchase 10 or more acres with a farm residence in Florida. Any amount will be based on the parcel, its appraised value, and program limits at the time, tested against the Year 3 repayment capacity shown in this plan.

This farm is planned to be paid for by farming: heritage livestock, heritage poultry breeding, saffron, mushrooms, feeder insects, high-tunnel herbs, and supplemental reptile and aquatics enterprises — run chemical-free on family labor, with every animal and acre doing more than one job. The projections are startup figures and deliberately conservative. Brandi's commitment is phased growth, honest books, and paying this loan down ahead of schedule as soon as the farm's surplus honestly allows.

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Brandi L. Kelley — Date: _____

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