

# Building a Sustainable Business

A Guide to Developing a Business Plan  
for Farms and Rural Businesses

Developed by the Minnesota Institute for Sustainable Agriculture (MISA)  
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## Worksheet 4.40 Executive Summary

Use the space below to draft an executive summary for your business plan. Remember, this is perhaps the most important section of your plan—it should provide a snapshot of what the business is about and how it will be successful. At the very least, your executive summary should communicate information about goals, market potential and sales volume, production management and capacity, expenses, profit ability, cash flow and risk management.

**Figure 98.**  
Example from Cedar Summit Farm—  
**Worksheet 4.40:**  
Executive Summary

Cedar Summit Farm will build a milk processing plant as a natural extension of our dairy business. We are located just north of New Prague and within 25 miles of the Minneapolis-St. Paul area including the suburbs of Edina, Minnetonka, Eden Prairie, Burnsville and Apple Valley. By capturing more of the consumer dollar we can afford to bring our farm-originated children into the business. We feel that our grass-fed cows produce a superior product that has much value to the health conscious. We value producer to consumer relationships. The past few years that we have direct marketed our meat products, have shown us that consumers value knowing where their food comes from. This past spring we sent out 450 brochures to past customers.

We will distribute our products from delivery trucks and a storefront with a drive up window that will be part of our processing plant. Our distribution will be home delivery, drop-off sites at churches, co-op food stores, and restaurants that cater to locally produced food. The plant and store will be located near the intersection of Scott Co. roads 2 and 15.

We plan to process and sell 30 percent of the milk produced on our farm the first year. Processing will then be increased by five percent each month, until May 2004, when all our milk will be processed. Until we reach capacity, milk not processed in our plant will continue to be sold to Davisco of Le Sueur, MN, which has agreed to buy it at grade A price.

Cedar Summit Farm will build the plant and lease it to Cedar Summit Creamery, LLC. Cedar Summit Creamery, LLC, will purchase all the necessary equipment and supplies for operation, and be responsible for production, marketing and distribution. According to the requirements in this business plan, and based on what we feel are sound business assumptions, our initial capital requirements are for:

- (1) Cedar Summit Farm -- \$XXX,000 for a 4,800 square foot concrete block building, with all infrastructures in place.
- (2) Cedar Summit Creamery LLC. \$XXX,000 for the purchase of supplies and start-up costs.

We do not anticipate additional investment requirements. We will plan our growth through retained earnings.

We have children with many abilities and envision this business as a future for them and their families, and a valued asset to our community.

TASK  
4

Use **Worksheet 4.40: Executive Summary** to draft an executive summary for your business plan. With an executive summary in hand, you're ready to write the rest of your plan! Move on to Planning Task Five—Present, Implement, and Monitor Your Business Plan!

# Worksheet 4.1 Customer Segmentation

Complete this Worksheet for each major product you plan to produce. Develop a profile of the customer(s) you intend to serve by market segment. Note the geographic, demographic, and psychographic characteristics of each segment. Be sure to describe your customers' needs and preferences and what they value. Use additional sheets of paper if this product has more than three major market segments.

**Product:** \_\_\_\_\_

**Customer Segment: 1** \_\_\_\_\_ **2** \_\_\_\_\_ **3** \_\_\_\_\_

**Geographic**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**TASK**  
**4**

**Demographic**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Psychographic**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Needs/Preferences**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Product	Fresh Salad Greens All Year		
Customer segment	Home delivery	Restaurants	
Geographic	Broken Arrow	Tulsa	
Demographic	Upper, Middle Class	Upscale	
Psychographic	Health Conscious	Local Food Promotion	
Needs/ Preferences	Safe, healthy products	High quality, Reliable production and delivery	



Product	Fresh Salad Greens All Year		
Time Frame	2012		
Customer Segment	Home Delivery	Restaurants	
Potential number of Customers	$1500 \times .1 = 150$	10	
Estimated (lbs) of Salad Greens	$\frac{1}{2}$ lb. per week	.2 lbs per customer	
Potential Sales Volume	$150 \times .5 = 75$ lbs per week	$75 \times .2 = 15$ lbs $\times 10 = 150$ lbs per week	

### Market assumptions and research results

Assume population of households is 1500. Surveyed to determine potential customers and amount purchased.



Product	Fresh Salad Greens All Year			
Industry Changes/ Changing Market Conditions	More customers want prepackaged ready to eat mixed greens. Food safety with Salad Greens is being scrutinized closely, need a GAP plan in place			
<b>Characteristic One</b>	Organic			
Appeals to Which segment	Upper Middle Class			
Easy for competition to imitate	Possibly			
<b>Characteristic Two</b>	Available all year			
Appeals to which segment	Both			
Easy to imitate	Winter production coldframes no			
Summarize unique Characteristics				
Year round production of organic salad greens				

# Worksheet 4.4 Competition

Complete this Worksheet for each major product you plan to produce. List your competitors in each market segment for this product. Describe competitors' product marketing strategies and the prices they charge for each product. Note any advantages and disadvantages you may have with respect to your competition. Then, develop and describe your strategy for competing or positioning your business in the marketplace.

**Product:** \_\_\_\_\_

**Customer Segment:** **1** \_\_\_\_\_ **2** \_\_\_\_\_ **3** \_\_\_\_\_

\_\_\_\_\_

**Competitor names** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Competitor products** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Major characteristics** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Product price range** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Our advantages** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Our disadvantages** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Competition strategy:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**TASK**  
**4**

Product	Year round Fresh Salad Greens		
Customer Segment	Segment 1 Home Delivery	Segment 2 Resturants	Segment 3
Competitor names	Swans	Resturant providers	
Competitor products	Full line of products	Full line of products w/ regular delivery	
Major Characteristics	Frozen	Must have regular delivery	
Product Price Range	?	?	
Our Advantages	Fresh product all year	Fresh product all year	
Our disadvantages	Labor limited, delivery cost	Labor Limited delivery cost	
Competition Strategy	Emphasis fresh product, grow unique varieties of greens, plan delivery routes to allow for more efficient delivery		

# Worksheet 4.5 Distribution and Packaging

Complete this Worksheet for each major product you plan to produce. Describe how you intend to move and package this product for each target market segment. Note where and how the product will be shipped (location and scope) and what type of distribution channel you will utilize (movement). Next, based on each distribution plan, research and describe one or more packaging strategies for this product. Consider what type of packaging might be valued by customers (e.g. convenience) and what is required by intermediaries and distributors. Describe a delivery and handling schedule by period (month, season, year). Then, summarize your distribution and packaging strategies for this product.

**Product:** \_\_\_\_\_ **Period:** \_\_\_\_\_

**Customer Segment:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Scope:** \_\_\_\_\_

**Movement (distribution channel):**

**TASK**  
**4**

**Industry packaging requirements / certification requirements:**

**Packaging ideas:**

**Delivery schedule & handling:**

CONTINUED

Product	Year round Fresh Greens	Period	Weekly
Customer Segment	Households		
Location	Broken Arrow		
Scope	Farm is 25 miles from city limits. We currently have 30 customers located in the south part of the city		
Movement Distribution Channel	Home delivery		
Industry Packaging requirements	Washed, fresh bags with date packaged and Organic certification label		
Packaging Ideas	Design logo with drawing of farm		
Delivery Schedule & Handling	Weekly deliveries with email sent out on Thursday containing order form. Order forms due by noon Friday. Deliveries on Saturday morning. Greens packed in chilled ice chests.		

Complete this Worksheet for each major product you plan to produce. Describe how you intend to move and package this product for each target market segment. Note where and how the product will be shipped (location and scope) and what type of distribution channel you will utilize (movement). Next, based on each distribution plan, research and describe one or more packaging strategies for this product. Consider what type of packaging might be valued by customers (e.g., convenience) or even required by intermediaries and distributors. Describe a delivery and handling schedule by period (month, season, year). Then, summarize your distribution and packaging strategies for this product.

**Product:** \_\_\_\_\_ **Period:** \_\_\_\_\_

**Customer Segment:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Scope:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Movement (distribution channel):** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Industry packaging requirements:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Packaging ideas:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Delivery schedule & handling:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Worksheet 4.6 Pricing

Complete this Worksheet for each major product you plan to produce. List the price range for similar products offered by competitors (Worksheet 4.4) or industry buyers. Next, think about how you might price this product. Consider how much power you have to set the price for this product and how sensitive the demand for this product is to price changes. Then describe your pricing strategies for this product and list your low, expected, and high product price under each pricing strategy alternative. Finally, summarize your pricing strategy in the space provided.

**Product:** \_\_\_\_\_

**Competitor/Industry Price Range:** \_\_\_\_\_  
\_\_\_\_\_

**Our Power to Set Prices:** \_\_\_\_\_ **Low** \_\_\_\_\_ **Some** \_\_\_\_\_ **High**

**Demand Sensitivity to Price Changes:** \_\_\_\_\_ **Low** \_\_\_\_\_ **Some** \_\_\_\_\_ **High**

**Price Range:    Low                      Expected                      High**

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## Pricing Strategies

**Strategy #1:** \_\_\_\_\_

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Strategy #2:** \_\_\_\_\_

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## Pricing Strategy:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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**TASK**  
**4**

Product	Year Round Fresh Greens		
Competitor/ Industry Price Range	\$3.40 conventional prepackaged retail \$4.60 organic prepackaged retail		
Our power to set prices	Low	Some	High
		X	
Demand Sensitivity to Price Change		X	
Pricing Strategies Price Range	Low	Expected	High
Strategy 1 Home delivery retail price	\$3.40/lb	\$5.00/lb	\$6.00/lb
Strategy 2			
Strategy 3			
Pricing Strategy	High end of market with premium for home delivery		

# Worksheet 4.7 Promotion

Complete this Worksheet for each major product you plan to produce. Choose an advertising approach (product, image, total) for each customer segment. Then use your information about customer needs and preferences (Worksheet 4.1) to develop a promotional message for this product. Next, think about what advertising tools and delivery methods you can use to communicate your message. Describe how often you intend to promote your product and communicate with customers (timing and frequency). It may be helpful to use a calendar or blank sheet of paper to map out an advertising plan that corresponds with slow demand periods or peak product availability. Finally, summarize your promotion strategy for this product.

**Product:** \_\_\_\_\_

**Customer Segment:** **1** \_\_\_\_\_ **2** \_\_\_\_\_ **3** \_\_\_\_\_

**Approach (product, image, total):** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Message:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Tools:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Delivery:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Timing/frequency:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Promotion strategy:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**TASK**  
**4**

# Worksheet 4.8 Inventory and Storage Management

Using the space below, describe how you will store and manage inventories for each product. Consider any regulations or industry standards that might apply to your business (Worksheet 4.11). Note how you will comply with any standards for product quality.

**Product:** \_\_\_\_\_

**Industry regulations/standards:**

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**Product storage:**

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**Inventory management:**

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**Quality control:**

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**TASK  
4**

# Worksheet 4.9 Marketing Strategy Summary

Complete this Worksheet for each major product you plan to produce. Compile your market research (Worksheets 4.1–4.7) for each year in your transition period and for your long run or expected market outlook, as appropriate. Begin with a description of your target market (by segment). Then summarize product characteristics and competition, as well as your plans for distribution, pricing and promotion. Next, use the space below to estimate gross sales revenue and to record marketing expense estimates. You will use this expense information when evaluating the business' projected financial performance in the Evaluation section of Planning Task Four. Finally, summarize your marketing strategies for this product or the whole farm. Be sure to include a SWOT (strengths, weaknesses, opportunities, threats) analysis. This will be the start of your marketing strategy section for the written business plan.

<b>Product:</b> _____	<b>Long Run</b>	<b>Transition Period</b>		
	<b>(Expected)</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Target Market Segments</b>	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
<b>Number of Customers (a)</b>	_____	_____	_____	_____
<b>Sales Volume/Customer (b)</b>	_____	_____	_____	_____
<b>Potential Sales Volume (c) = (a x b)</b>	_____	_____	_____	_____
<b>Product Characteristics (appeal and value)</b>	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
<b>Competition</b>	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
<b>Distribution</b>	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
<b>Packaging</b>	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

**TASK  
4**

CONTINUED









# Worksheet 4.11 Regulations and Policies

Identify any permits, institutional requirements, and other government policies that will affect your operations. When noting permit requirements, be sure to describe any ongoing compliance issues such as annual permit renewals and fees. Next, describe your ability to meet these conditions.

## Permit/License/Policy

Issued by:

Conditions and compliance issues:

Fees:

Can we meet these conditions?

## Permit/License/Policy

Issued by:

Conditions and compliance issues:

Fees:

Can we meet these conditions?

## Permit/License/Policy

Issued by:

Conditions and compliance issues:

Fees:

Can we meet these conditions?

**TASK**  
**4**



# Worksheet 4.15 Institutional Considerations

Describe institutional factors that will affect your ability to use and manage physical resources under your new operations strategies. Include any long-term leasing arrangements, conservation easements, permit requirements, legal restrictions, and production or marketing contracts.

## Long-term Leasing Arrangements for Real Estate

Specify whether items will be leased in for your use or leased out for the use of others.

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## Long-term Agreements and Easements

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**TASK**  
**4**

## Permit and Legal Restrictions

Identify the agency responsible for issuing permits, conditions and compliance factors, fees, and your ability to meet these conditions.

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## Long-term Production Contracts and Marketing Agreements

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# Worksheet 4.16 Estimating Output and Capacity

Complete this Worksheet for each major product you plan to produce. Compile your market research (Worksheets 4.1–4.7) for each year in your transition period and for your long run or expected market outlook, as appropriate. Begin with a description of your target market (by segment). Then summarize product characteristics and competition, as well as your plans for distribution, pricing and promotion. Next, use the space below to estimate gross sales revenue and to record marketing expense estimates. You will use this expense information when evaluating the business' projected financial performance in the Evaluation section of Planning Task Four. Finally, summarize your marketing strategies for this product or whole farm. Be sure to include a SWOT (strengths, weaknesses, opportunities, threats) analysis. This will be the start of your marketing strategy section for the written business plan.

Enterprise: \_\_\_\_\_

	Long Run (Expected)	Year 1	Transition Period Year 2	Year 3
Typical output	_____	_____	_____	_____
	_____	_____	_____	_____
Expected output	_____	_____	_____	_____
	_____	_____	_____	_____
High output	_____	_____	_____	_____
	_____	_____	_____	_____
Low output	_____	_____	_____	_____
	_____	_____	_____	_____
Production capacity	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

**TASK  
4**

At the whole-farm level, we plan to (grow/maintain/contract) our business:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Worksheet 4.17 Operations Strategy Summary

Complete this Worksheet, using your research from Worksheets 4.9–4.16, for each new enterprise or an existing one that will change. Begin with a brief description of the management system and implementation (describe your crop rotation, pasture layout and rotation, milking schedule, etc.). Next, list new resource needs and your strategy for acquiring them. Then record all operating expenses associated with this enterprise, including the overhead value of new equipment, machinery, and breeding livestock that may be needed. Try to allocate your overhead costs across this and other enterprises in proportion to use. Finally, summarize your operations strategies for this enterprise and the whole farm in the space provided. This will be the start of your operations strategy section for the written business plan. Be sure to include a SWOT (strengths, weaknesses, opportunities, threats) analysis.

Enterprise: \_\_\_\_\_

Transition Period

**Year 1**

**Year 2**

**Year 3**

**Production System  
and Rotation**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**TASK  
4**

**Resource Needs and Acquisition**

**Land**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Buildings**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Machinery  
& equipment**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Breeding  
livestock**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**CONTINUED**

Enterprise: _____	Transition Period	
	Year 1	Year 2
<b>Labor</b>	_____	_____
	_____	_____
	_____	_____
	_____	_____
<b>Supplies</b>	_____	_____
	_____	_____
	_____	_____
	_____	_____
<b>Other inputs</b>	_____	_____
	_____	_____
	_____	_____
<b>Permits</b>	_____	_____
	_____	_____
	_____	_____
	_____	_____
<b>Output</b>	_____	_____
	_____	_____
	_____	_____
	_____	_____
<b>Storage</b>	_____	_____
	_____	_____
	_____	_____
	_____	_____
<b>Operations Expenses</b>		
Seed	_____	_____
Fertilizer	_____	_____
Chemicals	_____	_____
Irrigation energy	_____	_____
Other direct crop expenses	_____	_____
Feeder livestock expenses	_____	_____



# Worksheet 4.18 Tasks and Workload

Use the space below to describe the marketing, operations, human resources and finance tasks associated with each new enterprise. Refer to Worksheets 4.11–4.12 (Describing Potential Crop and Livestock Systems) for operations workload estimates. Then estimate the workload (hours) associated with each task. If your business tends to be seasonal, distribute the total hours for each activity by periods of the year. Use a separate sheet of paper if more space is needed or make copies of this Worksheet to detail workload changes for each year in your transition period, as appropriate.

**Enterprise** \_\_\_\_\_ **Timeframe** \_\_\_\_\_

**Tasks** \_\_\_\_\_ **Hours/Month**  
**Jan Feb Mar Apr May June July Aug Sep Oct Nov Dec**

**Marketing:**

_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____

**Operations**

_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____

**Management:**

_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____

**Finances:**

_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____

**Total Hrs/Month** \_\_\_\_\_

**TASK**  
**4**