



4-H Business Startup Guide

Working With Plants

Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
------	-----------------	-------------------------	-----------	-----------	------------------------------	-------------------------	------------------	-----------------------

Entrepreneur profile



Jarod Koenig has helped his family harvest crops since he was very young. When Jarod started looking for entrepreneurship opportunities, it was natural for him to turn to his family's farming resources. Seven years ago, Jarod began selling small pumpkins with his brother from their front yard. Now his business attracts tourists who come to take wagon tours, navigate straw tunnels and pick their own pumpkins fresh off the vine.

[<read more>](#)

About this guide...

Jarod is an example of a plant lover who is involved in 4-H and has put his 4-H project experiences to work earning an income. He could be called a "Clover-preneur" — a budding entrepreneur through 4-H! (Read more about Jarod on page 8.)

Are you also a young person who loves raising and caring for plants and is curious about what it would take to earn some money, and possibly even make a living, doing what you love? Do you have an idea for starting a business involving plants but are unsure if you have what it takes? Are you wondering what resources are available to you to help put your idea into action?

If you answered "yes" to any of these questions, then this guide is for you! You may be an aspiring entrepreneur, a person with a dream to work for yourself and own your own business! At this point, your dream may be only that — a dream. Nevertheless, this guide will help you further explore your dream and determine how you can move it toward reality!

This resource guide is designed for use with the 4-H Entrepreneurship project literature, called *Be the E*, but you can also use it alone.

Be the E is a 4-H project for helping young people "Love It! Plan It! Do It!"

You already know what you love to do. Now you may be interested in making a plan to turn what you love into a job or career.

This is where this guide will help. Do you like to surf the Web? Great! This guide will point you to useful Web sites and reliable information as you consider your business options. Then, the doing part is up to you.

Good luck!

Steve Hennessey, Extension Associate
Adam Loftin, Entrepreneurship Curriculum Specialist
 (AmeriCorps*VISTA)
 Missouri 4-H Center for Youth Development



To learn how you can get started with the 4-H *Be the E* Entrepreneurship project, talk to your county 4-H staff person or visit the Missouri 4-H Center for Youth Development at: mo4h.missouri.edu/projects.

Suggested project areas for starting a plant business:

- Forestry
- Gardening (vegetables)
- Horticulture
- Agronomy

Entrepreneurship

Check out the 4-H *Be the E* Entrepreneurship project online at:

4-hcurriculum.org/projects/entrepreneur/



4-H Business Startup Guide

Working With Plants

Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
----------------------	---------------------------------	---	---------------------------	---------------------------	--	---	--------------------------------------	---------------------------------------

Getting started

So you have a green thumb and love farming or gardening? That's super! One of the first things entrepreneurs will tell you is that they are in business because they love what they do! They are willing to work hard and often long hours to manage and operate their business because they enjoy what their business is about. For example, Jarod sows and cares for his pumpkin vines throughout the summer and conducts business during the harvest months of September and October. Jarod is extremely busy during this time.

So how do you get started in a business involving the plants you love? Here are several Web sites you can visit to find help in starting a business around plants:

The U.S. Small Business Administration (SBA) provides financing and assistance to new business owners and maintains a Web site geared especially for teens.

sba.gov/teens

You may also find the SBA's small business planner tool useful.

sba.gov/smallbusinessplanner

The U.S. federal government also provides a complete list of links for small business owners and aspiring entrepreneurs.

business.gov

The Missouri Business Development Program is a program of MU Extension, like 4-H, and offers excellent information for planning and starting a business.

missouribusiness.net/startup

The Missouri Department of Economic Development provides assistance to people starting businesses right here in the Show-Me State. At this site, you can research business statistics, discover business associations and explore what start-up services are available.

missouridevelopment.org

The state of Missouri provides an easy-to-use Web site for understanding what is involved in small business development and entrepreneurship in the Show-Me State.

business.mo.gov



Check out these *Be the E* project activities! Level 1, p. 12-13; 24-25

Crops and horticulture

MU Extension offers many resources for all sorts of agricultural questions. Here is some insight for potential producer of both animals and crops.

extension.missouri.edu/xplor/agguides/agecon/g00781.htm

MU Extension also offers a large list of articles on specific horticulture topics.

extension.missouri.edu/explore/agguides/hort

The Missouri Department of Agriculture provides many resources to consult before you start an agricultural business.

aginnovationcenter.org

The University of Illinois offers a helpful Web site for young, beginning gardeners. This Web site also has a Spanish language option.

www.urbanext.uiuc.edu/firstgarden

The Missouri Botanical Garden can provide information and answer questions on growing a wide variety of plants.

mobot.org



Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
----------------------	---------------------------------	---	---------------------------	---------------------------	--	---	--------------------------------------	---------------------------------------

The Missouri Business Development Program provides information that is specific for entrepreneurs who are considering plant production.

missouribusiness.net/iag

The University of Missouri also offers many agricultural instruction manuals for instructors and students through the Instructional Materials Laboratory (IML).

iml.missouri.edu

Learning as much as you can about the plants you want to raise will help you provide a quality product or service to your customers. For example, Jarod has learned a lot from helping his parents on the farm. 4-H projects are another way of gaining valuable experience with plants. Gaining and applying knowledge about your product or service before you start your business will only increase your chances for success!

If your business dream involves any of the 4-H plant project areas, you will find a wealth of valuable information at the following Web sites:

mo4h.missouri.edu/projects

4-hcurriculum.org/projectsonline.aspx

extension.missouri.edu/explore/agguides

agebb.missouri.edu/mac/links

mda.mo.gov

Leadership and networking

Entrepreneurs are recognized as leaders in their communities. By starting and operating their own businesses (and often creating jobs for themselves and others), entrepreneurs have chosen a path that is full of risks and rewards. For that reason, entrepreneurs have plenty of opportunity to develop and apply leadership skills. Jarod, for example, exercised the leadership skill of responsibility by taking control and expanding upon a venture started by his brother.

You too may have leadership abilities that will come in handy as you venture out on your dream. Or you may

not yet consider yourself to be a leader. You may wonder if you really have what it takes to be an entrepreneur. Being involved in 4-H can help you acquire and build leadership skills to be successful in business, but more importantly, to be successful in life!



Check out these *Be the E* project activities! Level 1, p. 10-11, 18-21, 28-29

Leadership

The 4-H Leadership project offers learning experiences and resources that will make you a better leader as you work with others to improve your club, your community, your country and your world!

mo4h.missouri.edu/projects

You can also discover your entrepreneurial abilities and how to enhance them by spending some time “off-roading” with activities at the “All-Terrain Brain” Web site.

allterrainbrain.org

Mentors, Ventures and Plans (MVP) offers an online assessment to test yourself for entrepreneurial characteristics.

mvp.cfee.org/en

Networking

How many friends do you have in your network? In a generation of cell phones, instant messaging and social network Web sites, social networking is virtually limitless. Technology offers entrepreneurs some amazing tools for conducting business and maintaining business connections.

Successful entrepreneurs will tell you they owe a great deal of their business success to networking. They rely on networking with others in order to gain and share information with others and to solve problems. Your business network is made up of more than those in



4-H Business Startup Guide

Working With Plants

Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
------	-----------------	-------------------------	-----------	-----------	------------------------------	-------------------------	------------------	-----------------------

your cell phone directory. It includes everyone that you know — your friends, family members, classmates, coaches, 4-H volunteers, etc. Jarod’s business network include his parents, 4-H leaders and customers.

As you start down the road to planning your business, you will make new connections and see your network grow. The key is being aware of who is in your network, how they can assist you and what you can offer them in return. For instance, you may hire friends to handle certain business tasks. You might interact with other young entrepreneurs to trade ideas or form alliances. You may even establish partnership agreements with businesses that become your suppliers or customers. As you can see, being an entrepreneur is as much about “who you know” as it is about “what you know.”

Check out the NS Teens Web site to learn about social networking that is both safe and effective.

nsteens.org

Visit the Youth Venture Web site to meet young social entrepreneurs from around the globe who are following their vision to change the world.

genv.net

Youth Venture also offers some networking basics and specific tools for mapping your business network.

genv.net/en-us/do_it/networking

Entrepreneur U. highlights entrepreneurship networking opportunities that may be available to you through high school and college.

entrepreneuru.org/student

Mentoring

Entrepreneurs have more success when they seek advice and help from others who have wisdom, skills and experience. Many entrepreneurs are quick to tell you they would not be where they are if it were not for their mentors, or those who voluntarily coached them along the way.

As you consider starting a business, think about who you know who has encouraged you. Who do you know who could coach you through the process? A business mentor may be someone who is already a big part of your life — a parent, older sibling, relative, 4-H volunteer, or another caring adult who takes a special interest in you and your business. Jarod’s mentors include his mother, Dianna, a 4-H youth assistant who introduced him to many of the benefits of 4-H. Another mentor, MU Extension Specialist Frank Wideman, helped Jarod learn about computers and design materials to help him run his business.

Mentors, Ventures and Plans (MVP) is a Web site that can help you identify a mentor who is right for you.

mvp.cfee.org/en

SCORE is a voluntary organization that specializes in mentoring entrepreneurs on all aspects of business start-up and operation. See the “How-to” section for free online counseling and advice.

score.org/learning_center.html

The Idea Café Web site includes a “Cyberschmooze” section to provide free mentoring and advice online.

businessownersideacafe.com/cyberschmooz

Marketing

Marketing involves how you present yourself and your business to potential customers and to the community in general. You may have a wonderful product or service, but unless you plan how to market, it will be difficult for you to earn an income. Jarod’s advertising methods include signs, newspaper ads, flyers and even a radio spot. These techniques have been added gradually each year and have increased the number of visitors to the pumpkin farm.



Check out these *Be the E* project activities! Level 2, p. 46-47, 50-57; Level 3, p. 76-77, 82-83

Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
------	-----------------	-------------------------	-----------	-----------	------------------------------	-------------------------	------------------	-----------------------

MU Extension offers this article on marketing basics for home-based businesses.

extension.missouri.edu/xplor/miscpubs/mp0596.htm

The U.S. Small Business Administration provides free tools for marketing your business.

sba.gov/tools/resourcelibrary/publications

The Idea Café provides marketing ideas and resources for entrepreneurs.

businessownersideacafe.com/business/marketing.php

The Youth Venture Web site assists youth with marketing the ventures they have started.

genv.net/en-us/do_it/marketingcommunication

Frugal Fun offers some affordable ideas for getting your business name out there.

frugalfun.com/22waysmarketing.html

Financial and money management

Financing and money management is about how you initially get the funding you need to start your business and then how you manage your money once it is up and running. This topic is perhaps the most critical to how well your business will perform.

First, to make wise financing choices, entrepreneurs need to understand all the options available to them. Financing your business may require getting a bank loan, depending on the start-up costs associated with your business. Another option is investing your own money or waiting and saving up enough money to start it on your own. Borrowing money from a parent or family member is another common way young people get started.

Money management involves the flow of money into and out of your business. How you manage your money depends a lot on your knowledge, values, and assumptions. Successful entrepreneurs do not spend all of their profits on themselves. They reinvest some of the money they make back into their business to keep it healthy and growing. Through patience and good financial management, Jarod has been able to save money and reinvest it in his pumpkin business. He has been able to make more from his business than he has from his part-time job!



Check out these *Be the E* project activities! Level 2, p. 64-65; Level 3, p. 84-89

The Mentors, Ventures and Plans (MVP) Web site contains a "Start-Up Money" section on basic financing options.

mvp.cfee.org/en

The Idea Café Web site contains basic information on business financing options and what to consider with each.

businessownersideacafe.com

Teen Consumer Scrapbook is a Web site developed by teens for teens about personal financial literacy and consumer issues.

atg.wa.gov/teenconsumer

Want to put your money smarts to the test? Money Smart is an online learning tool available from the Federal Deposit Insurance Corporation (FDIC).

fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html

Entrepreneur U. lists some youth financial awards and programs you may wish to consider in getting started.

entrepreneuru.org/student/financialhelp.php



4-H Business Startup Guide

Working With Plants

Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
----------------------	---------------------------------	---	---------------------------	---------------------------	--	---	--------------------------------------	---------------------------------------

The U.S. Department of Agriculture's Farm Services Agency has a youth loan program. Search for "youth loans."

www.fsa.usda.gov/FSA

Writing a business plan

Entrepreneurs who are serious about seeing their dream become a reality know that a solid business plan is essential. A business plan serves as the blueprint for your business, much like a blueprint tells a contractor how to build a house. Once your business is up and running, the business plan serves as the DNA to guide your decision-making and operation of the business. If your business startup will require applying for a bank loan or receiving financial support from others, a business plan is a must.



Check out these *Be the E* project activities! Level 2, p. 40-41; Level 3, p. 104-113

The Mentors, Ventures and Plans (MVP) Web site has a "Venture Planning" section that contains a simple description of what goes into a business plan.

mvp.cfee.org/en

The U.S. Small Business Administration (SBA) Web site for teens provides an excellent example of what a finished business plan looks like.

sba.gov/teens/myplan.html

The SBA small business planner Web site features a series of tools to assist the entrepreneur in preparing and writing a business plan.

sba.gov/smallbusinessplanner/plan/writeabusinessplan

The Idea Café Web site includes sample business plans for a variety of business types.

businessownersideacafe.com/starting_business/sample_plans.php

The National Sustainable Agriculture Information Service offers business planning resources specific to agricultural businesses.

attra.ncat.org/attra-pub/agriculture_planning.html



The 4-H *Be the E* Entrepreneurship project activities are designed to help you prepare a plan for your business. Once you have completed the three levels of the 4-H project, you will nearly have a draft business plan in place!

Laws and licensing

Anyone who is considering starting a business should be aware of certain rules that are in place to protect both the business owner and the customer. Entrepreneurs should investigate the responsibilities they have by law. Keeping your business activities legal and in good standing with the government ensures you stay on the road to success! Below are a few of the stops you should make to explore the legal responsibilities that go along with starting your business.



Check out these *Be the E* project activities! Be the E: Level 2, p. 60-61, 66-67; Level 3, p. 90-91

The U.S. Copyright Office and the U.S. Patent and Trademark Office Web sites maintain information for new businesses.

copyright.gov
uspto.gov



Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
----------------------	---------------------------------	---	---------------------------	---------------------------	--	---	--------------------------------------	---------------------------------------

The Federal Trade Commission (FTC) Web site on consumer protection is a good resource for new entrepreneurs.

[**ftc.gov/bcp**](http://ftc.gov/bcp)

The Internal Revenue Service Web site includes resources for students and new businesses and information about paying taxes to Uncle Sam.


[**irs.gov/students**](http://irs.gov/students)
[**irs.gov/businesses**](http://irs.gov/businesses)

The Missouri Secretary of State's Office Web site contains information on obtaining a business license in Missouri.

[**sos.mo.gov/business/corporations/startBusiness.asp**](http://sos.mo.gov/business/corporations/startBusiness.asp)

The Missouri Department of Revenue Web site is the source for information about filing and paying state taxes in Missouri.

[**dor.mo.gov**](http://dor.mo.gov)

 Most youths starting a business and earning an income will be considered "self-employed" for federal and state tax purposes. However, you should consult with an accountant or tax preparer about your obligations.



4-H Business Startup Guide

Working With Plants

Home	Getting started	Leadership & networking	Mentoring	Marketing	Financing & money management	Writing a business plan	Laws & licensing	Entrepreneur profiles
------	-----------------	-------------------------	-----------	-----------	------------------------------	-------------------------	------------------	-----------------------

The pick of the patch

The fertile river bottoms of the Mississippi River Hills region that encompass Perryville provide a prime entrepreneurship opportunity for farmers. Jarod Koenig has helped his family harvest crops from these fields since he was very young. Jarod has taken the idea of growing things and run with it. Seven years ago, Jarod began selling small pumpkins with his brother from their front yard. Now his business attracts tourists who come to take wagon tours, navigate straw tunnels and pick their own pumpkins fresh off the vine.

Pumpkin-growing is not a year-round occupation for Jarod. He sows in June on seven acres of land and cares for the plants throughout the summer. He uses a corn planter to deposit seeds in the ground. During this time, onlookers might catch the curious sight of Jarod riding on the back of the planter to hand sow specialty gourds that are too small in number for standard planter use. Almost all Jarod's business is conducted during the harvest months of September and October. During those months, Jarod sets up his family's lawn with a colorful display of pumpkins for people to quickly purchase, as well as a play area for kids.

Selling pumpkins was an idea that was passed to Jarod by his family. Besides the tradition of growing crops, his older brother, Tyson, began selling pumpkins several years ago. Much of Jarod's entrepreneurship knowledge, however, has come from experience and customer feedback. Over time, Jarod has learned proper pricing and advertising methods. Starting off with a few spare pumpkins selling for a dollar or two apiece, Jarod has grown an operation that produces an income that exceeds what he makes in his part-time job. His advertising methods include signs, newspaper ads, flyers and even a radio spot. These techniques have been added gradually each year and have increased the number of visitors to the pumpkin farm.

4-H has had a large influence on Jarod's life and business. He has been involved in 4-H since he was a



Jarod started his pumpkin business small, selling small pumpkins from his front yard. Seven years later, he earns more from selling pumpkins than he does from his part-time job.

Clover Kid. He has been the president of his 4-H club, Teen Council club, and a member of the state 4-H Council, in addition to other honors. 4-H has given him opportunities to travel and attend the national 4-H Congress. From these experiences and various 4-H projects, Jarod has learned valuable life skills as well as entrepreneurial skills. His mother, Dianna, is a 4-H youth program assistant and has helped introduce him to many of the benefits that 4-H has to offer. Jarod also credits MU Extension specialist Frank Wideman for teaching him to organize and produce various media materials. Much like his entrepreneurial venture, Jarod says his 4-H projects allow him to experiment and learn from experience. "Best thing about 4-H is the opportunities it gives you; things I never thought I'd have the chance to do," Jarod said. "Nothing is impossible."