Agriculture and Small Farms

MATRIX REPROGRAMMED | PRACTICAL WEALTH MANUAL

EXECUTIVE SUMMARY

Agriculture and Small Farms is modelled as: A high-value crop, livestock or direct-sale farm product.
Typical starting capital band: 5000-100000. Expected time to first income or result: 90-730 days.
Risk: Very high. Complexity: Very high. These are broad planning bands, not probabilities or guarantees.

WHO THIS IS FOR

Best suited to someone able to serve or access: Local consumers, restaurants or cooperatives.
Core capabilities: Process control; Quality assurance; Inventory and safety.
Avoid or delay this route when essential bills, legal requirements, debt service, safety, liquidity or family commitments cannot be protected.

HOW MONEY IS GENERATED

A high-value crop, livestock or direct-sale farm product
The paying counterparty or economic source is: Local consumers, restaurants or cooperatives.
Profit or retained value exists only after variable costs, fixed costs, tax, financing, returns, failures and owner labour are counted.

STARTING REQUIREMENTS

Capital: 5000-100000.
Skills: Process control; Quality assurance; Inventory and safety.
Tools: Bill of materials; Capacity model; Quality checklist; Supplier risk register.
Verify registrations, licences, insurance, consumer rules, data protection, tax and sector-specific restrictions before trading or investing.

ILLUSTRATIVE UNIT ECONOMICS

Illustrative price or monthly value per unit: EUR 12.
Illustrative variable cost per unit: EUR 5.
Illustrative monthly fixed cost: EUR 2200.
Illustrative monthly volume: 900.
Illustrative monthly revenue: EUR 10800; contribution before fixed costs: EUR 6300; operating surplus before tax and owner labour: EUR 4100.
Illustrative break-even volume: 315 units per month.

All figures are assumptions for planning. Replace them with verified local quotes and conservative scenarios.

FIRST 24 HOURS

Define one product and required specification.
Estimate bill of materials and production time.
Contact ten possible buyers before buying equipment.

FIRST SEVEN DAYS

Produce or source a tiny compliant prototype batch.
Record defects, labour and yield.
Get written feedback and purchase intent.

FIRST 30 DAYS

Complete a paid production run.
Set quality and traceability rules.
Model capacity and working capital.

FIRST 90 DAYS

Improve yield and supplier resilience.
Expand only against repeat orders.

FIRST YEAR ROADMAP

Quarter 1: prove demand, suitability or operational feasibility with the smallest responsible test.
Quarter 2: improve unit economics, documentation, compliance and repeatability.
Quarter 3: reduce concentration, strengthen reserves and build a second acquisition or distribution route.
Quarter 4: complete a full profit, cash-flow, tax, risk and continuation review before scaling.

CUSTOMER OR CAPITAL ACQUISITION

Secure purchase intent or small orders before expanding equipment and inventory. Use distributors, B2B outreach and direct local demand.
Record outreach volume, response, conversion, acquisition cost, retention and cash collection. For investments, record contribution, fees, allocation and reason for

ownership instead.

TOOLS AND TEMPLATES

Bill of materials
Capacity model
Quality checklist
Supplier risk register
Budget and cash-flow tracker
Pricing or suitability calculator
Break-even or loss-capacity calculation
Weekly scorecard
Risk register
90-day action plan

FAILURE ANALYSIS

Risk: Capital equipment before demand. Mitigation: verify it in writing before committing more money.
Risk: Poor quality control. Mitigation: verify it in writing before committing more money.
Risk: Unsafe or noncompliant production. Mitigation: verify it in writing before committing more money.
Risk: Ignoring working capital. Mitigation: verify it in writing before committing more money.

DECISION TEST

START NOW only when the smallest safe test is affordable and lawful.
LEARN FIRST when the model is understood but the required skill, evidence or compliance is missing.
TEST CHEAPLY when demand or suitability is uncertain.
AVOID when loss could threaten housing, health, tax compliance or essential obligations.
SEEK PROFESSIONAL ADVICE for contracts, tax, regulated investments, property, borrowing, employment law or complex entities.

PRIMARY RESEARCH ROUTES

INPI: https://www.inpi.fr/
France industry portal: https://www.entreprises.gouv.fr/

EVIDENCE AND LEGAL BOUNDARY

This material is educational and based on public information. It is not personalised financial, investment, legal or tax advice.

Costs, taxes, laws, returns and risks vary by location and personal circumstances.

Verify current rules and consult an appropriately qualified professional before committing significant money or signing contracts.

No guaranteed returns, fake case studies, hidden ownership, tax evasion, borrowed-money speculation or unsupported income claims are permitted.