

FOOD BUSINESS RESOURCE GUIDE

Resources for Growing Your Food Business







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GETTING STARTED

Using This Resource Guide

Starting a food business is a complex process requiring licenses and permits, knowledge of a competitive industry, and dedication and passion for one's business. This guide is a resource to guide small business owners in meeting their business' goals and growing their food business.

Many of these resources come from organizations that specialize in food and agriculture or small business development, and are available to self-study and learn more about a particular element of operating and growing a food business. Other resources are specific to the local geography, covering the greater area of Maryland, Washington D.C., and Virginia, and as specific as Montgomery County and Takoma Park, MD. These resources may be especially helpful in establishing a local network of partners, customers, and future employees.

Supplemental documents are available to download from a Google drive—the link and list of resources is available in the Appendix at the end of this guide.

Crossroads Community Food Network is your partner in growing and establishing your food business and reaching your entrepreneurial goals. If this guide is very useful—or you have ideas to improve its resources—let us know!





Business Plan: Yes, You Need One!

Do you have a business plan?

A business plan is a written summary of a business—what, why, and how the business functions as it does. Elements of a business plan typically include an executive summary, market research and marketing strategies, sales strategy and target market, organizational structure, financial projections, and funding requirements. The business plan creates a concise overview of the business, which is helpful when communicating with clients, partners, funders, and the general public.

You may already have an established business and not have a business plan, but creating one is crucial. Many supporting and funding organizations require one before they provide you their services.

*A business plan is one of the documents required by the Takoma Park Silver Spring Community Kitchen for new food businesses.

Links to online business plan templates, with examples and explanations for each section.

Food for Profit: Business Planning (Penn State Extension)

https://extension.psu.edu/business-planning

Business Plan Template for Established Businesses (SCORE)

https://www.score.org/resource/business-plan-template-established-business

Write Your Business Plan (Small Business Administration)

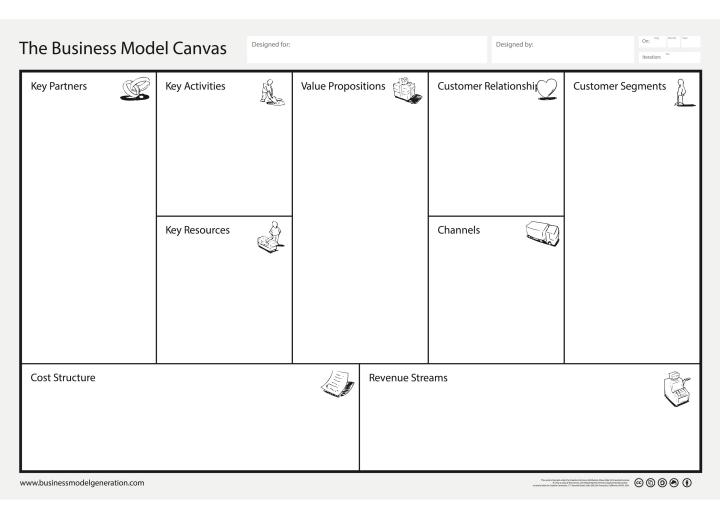
https://www.sba.gov/businessguide/plan-your-business/writeyour-business-plan

Farm-focused Business Plan Tool (AgPlan)

https://agplan.umn.edu

Organize the Big Picture: Business Model Canvas

Organize your business plan visually with a business model canvas tool—focusing on key partners and activities, business structures, revenue and sales, and customers. This is also a good brainstorming tool.



Link to Business Model Canvas templates and information: https://www.alexandercowan.com/business-model-canvas-templates/

MARYLAND COTTAGE FOOD LAW & FOOD SAFETY

MARYLAND COTTAGE FOOD LAW

Most food products sold to the public must be produced in a certified kitchen space as per Health Department requirements. However, certain <u>nonhazardous food items</u> sold in particular markets can be produced in a residential kitchen. The state of Maryland's Cottage Food Business law allows for nonhazardous food items (such as nonhazardous baked goods, hard candy, high acid jams) to be produced in a person's home and sold at <u>farmers markets</u> or <u>public events</u>.

If a business' products are eligible for Cottage Food Law production, this can be a useful option to test a product's success in the market and build a customer base. However, distribution is limited to farmers markets and public events and annual revenue from a cottage food business is limited to \$25,000 annually. Refer to the following resources for details regarding eligible food products, labeling requirements, and more information:

- Cottage Food Laws—Maryland Department of Health
 https://phpa.health.maryland.gov/OEHFP/OFPCHS/Pages/CottageFoods.aspx
- Forrager— Cottage Food Laws by State (Maryland)
 http://forrager.com/law/maryland/
- Cottage Food Business Law (MD)
 https://extension.umd.edu/mredc/specialty-modules/cottage-food-business-law-md
- Cottage Food Labelling and Packaging
 https://extension.umd.edu/mredc/specialty-modules/cottage-food-labeling-and-packaging

COTTAGE FOOD: LABELLING & PACKAGING

All food products, whether sold as a cottage food, on-farm processed, or sold under a commercial license, must be properly labeled to sell legally.

All cottage food products must contain a label that includes the following information. Commercially produced foods are not required to include the cottage food production reference. Required elements of a label include:

- 1. The NAME and ADDRESS of the cottage food production operation.
- 2. The NAME of the food product Ex: "Chocolate Chip Cookies"
- 3. The <u>INGREDIENTS</u> of the food product, in <u>descending</u> order of predominance by weight.

This means your heaviest ingredient will be listed first and the least heavy ingredient listed last. Also, ingredients must be broken down completely if the ingredient itself contains two or more ingredients. For example, if unsalted butter is one of your ingredients, then you would list it as follows: Butter (Sweet Cream, Natural Flavor).

4. The <u>NET QUANTITY</u> of contents in both the U.S. Customary System (inch/pound) and International System of Units (metric system).

This must be placed within the bottom 30% of the label in a line parallel to the bottom of the package. An example of what this would look like in both the U.S. Customary System and International System is: Net Wt 8 oz (227 g)

5. If this product was made under the Maryland Cottage Food law, the label must contain the following <u>statement in ten-point type</u>: "Made by a cottage food business that is not subject to Maryland's food safety regulations." (10-point type).

This statement is required because it gives notice to the purchaser of the food product that the product was produced in a private home that is not required to be inspected by a food regulatory authority.

6. <u>ALLERGEN STATEMENT</u>. There are 8 foods considered a major food allergen under the Food Allergen Labeling and Consumer Protection Act that must be declared on your label if they are contained in your food product. They include:

Milk Egg

Fish - For fish, the specific species must be declared - Ex: Bass

Crustacean Shellfish - For shellfish, the specific species must be declared -

Ex: crab

Tree Nuts - For tree nuts, the specific type of nut must be declared - Ex:

 Almond

Wheat

Peanuts

Soybeans

If any of these major allergens are contained in your food product, then you may declare them in either of <u>TWO</u> different ways.

- 1. First, you can list the allergens in a "Contains" statement. The "Contains" statement would follow the ingredients list and look like this: "Contains: Wheat, Egg."
- 2. The second way to declare an allergen is in your ingredients list. An example would be: "Enriched flour (wheat flour, malted barley, niacin, reduced iron, thiamin monotrate, riboflavin, folic acid), Egg." In this example, wheat and egg are specifically stated within the ingredients so you would not need to put an additional "Contains" statement.

Example Label:

Chocolate Chip Cookies

"Made by a cottage food business that is not subject to Maryland's food safety regulations."

(10-point type)
Forrager Cookie Company
123 Chewy Way, Cookietown, MD 73531

Ingredients: enriched flour (wheat flour, malted barley flour, niacin, iron, thiamin mononitrate, riboflavin, folic acid), butter (cream, salt), semi-sweet chocolate (sugar, chocolate, cocoa butter, milkfat, soy lecithin, natural flavors), brown sugar, granulated sugar, eggs, vanilla extract (vanilla bean extract, alcohol, sugar), baking soda, salt (salt, calcium silicate)

Contains: milk, eggs, wheat, soy NET WT 2 lb 4 oz (1.02 kg)

DISTRIBUTION & SALES CHANNELS

TIPS FOR SELLING TO: GROCERY STORES

Advantages

- You may be able to sell a larger volume.
- The store may buy a range of products once you have introduced your first product.
- There is potential for a long-term relationship with the store, especially if you build a brand identity for your farm.

Considerations

- Liability insurance that covers claims of up to at least \$1 million is required.
- The first sale may be difficult because grocery stores have a limited amount of shelf space, already have regular suppliers, and may prefer to buy from fewer suppliers.
- Payment generally occurs on a 15-to-30 day cycle.
- Standard packing and post-harvest practices are required. Produce should be delivered clean and cold.
- Grocery stores may require a PLU (Price Look-Up number) or UPC* code (Universal Product Code, represented by a barcode). *see the next page for information and links about UPC codes
- · Some grocery stores may require a food safety plan.

Key Questions to Ask Yourself

- What products do local grocery stores want that I could supply, including specialty ethnic food?
- · Does a particular chain have an interest in purchasing locally?
- What is m y plan to ensure a consistent supply of a few key products over a period of several weeks? Months? Years?
- Do I have a Good Agricultural Practices (GAP) plan? Does this buyer require it?

Tips for Selling to Grocery Stores (continued):

- Be professional, reliable, and on time when communicating and delivering your products.
- Visit or call the store and ask for an appointment with the produce buyer before
 the season begins. Bring your crop plan or product list for the whole season,
 and a price list. Show visuals for the upcoming crops—photos of trees in bloom,
 what the fruit looks like, testimonials, brix readings. If you have something to
 sample, bring it to show your quality and packaging.
- Always bring two copies of an invoice, one for your customer and one for you.
 Both copies should be signed at the time of delivery, providing proof that quality and quantity are accurate.
- Ask about and follow the store's expectations for pack, size, grade, and postharvest practices.
- Communicate with buyers often throughout the course of the week to keep them updated on your quality and quantity.
- Plan your plantings for continuous harvest and adequate volume to supply expected demand from the store.
- Get the store's produce team/buyer team enamored with your farm or business by educating them about your products. Give them samples to take home, and provide them with recipes.
- Offer to provide farm or business tours, pictures of your farm or business operation, an in-store demos of your products with descriptions and recipes.

By Marisa Alcorta, Rex Dufour, and Tammy Hinman National Center for Appropriate Technology, 2012

LOCAL RETAILERS

These local grocery retailers and their customers value locally produced food. Each website has its own vendor application with details on product requirements and contact information.

When reaching out to a buyer or manager to set up a meeting, keep in mind your price point, taste, and ability to the produce and deliver the item consistently.

Dawson's Market

https://dawsonsmarket.com/company/sell-us

MOM's Organic Market

https://momsorganicmarket.com/vendor/

Yes! Organic Market

http://www.yesorganicmarket.com/product-submissions/

TPSS Co-op

https://tpsscoop.wordpress.com/contact/









Retailer Spotlight: Dawson's Market



Dawson's Market is a local, specialty grocery store with a location in Rockville, MD. They value local producers, so if you are a producer in Maryland or D.C., your product could be a great fit.

They have a vendor application with necessary information for what they expect from their wholesalers, including a list of prohibited ingredients.

Once you have a completed application, you can email and request a time to meet buyers at the store to sample your product. Taste, packaging, professionalism, and price point are important elements in this process.

https://dawsonsmarket.com/company/sell-us

Barcoding Your Products



What is a UPC code?

A UPC—Universal Price Code—is a unique, 12-digit identifier assigned to a business and product by the organization GS1 US, a non-profit that sets standard for international commerce.

Do I need a UPC (Universal Price Code) barcode?

Some retailers require their wholesalers to have a UPC barcode for their products in order to keep accurate inventory and adhere to their store operations (check-out scanners, restocking, etc.)

How do I get a UPC barcode?

Businesses must pay a fee in order to request and be issued a UPC code. This can cost \$250-\$300 per code (keep in mind, each product you have will need its own unique UPC code) and an annual renewal fee to be a business member of GS1 US, the issuing organization. There are also online sites that resell barcodes for a discount. Ensure that this option is approved by the retailer you are selling to before you choose this option.

Four Easy Steps for Obtaining a UPC Barcode. GS1-US INFO. https://www.gs1-us.info/.

How to Get UPC Barcodes for Your Products. WSJ Guides.

http://guides.wsj.com/small-business/starting-a-business/how-to-get-upc-codes-for-your-products-2/.

UPC and Barcode Reseller. https://buyabarcode.com

DISTRIBUTION OPPORTUNITIES

Cureate Connect

This service connects local food businesses with buyers looking for local products. The service is free for food businesses—register to view the requests for products and connect with potential buyers.

https://connect.cureate.co

Fooda

This service partners with companies and office buildings to provide pop-up lunch options and meal services by local restaurants and caterers. Contact Fooda to inquire about D.C.-based opportunities.

https://www.fooda.com

Hungry Catering

Hungry Catering connects catering services with events. They will order meals from caterers and catering services—"Hungry Catering Chefs"—and independently manage the catering events.

https://tryhungry.com

Montgomery County Vendor Directory

Montgomery County-based catering businesses register online with the county to be included in the Central Vendor Registration System to be considered as caterers for county events and contracts.

https://mcipcc.net

Maryland Farmers Market Directory

List of farmers markets in the state of Maryland, listed by county http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx

FOOD TRUCK INFORMATION

Mobile-Cuisine

Information and articles for and about food trucks https://mobile-cuisine.com/food-truck-articles/

Montgomery County Health Department: Food and Facilities Licensing

Food truck licensing and requirements from county health department https://www.montgomerycountymd.gov/HHS-Special/LandRMobileFood.html

DMV Food Truck Association

Food truck information and licensing requirements by county (including Montgomery County)

http://www.dmvfta.org/montgomery

Maryland Mobile Food Vending Association

Network of Maryland food trucks and food truck information by county

https://www.mdfoodtrucks.com

MoCo Food Trucks

http://www.mocofoodtrucks.com



MARKETING YOUR BUSINESS

MARKETING RESOURCES

Free or low cost marketing tools for creating and managing social media content, business cards, websites, menus, and more.

Canva

Free and easy to use design templates https://www.canva.com

Hubspot

Marketing resources, articles, market research https://www.hubspot.com

Hootsuite

Social media management platform https://hootsuite.com

Wordpress

Website creation and associated resources https://wordpress.com

Marketing Resources from ATTRA

https://attra.ncat.org/publication.html#marketing





Your Brand Brainstorming Worksheet

Brainstorming brand ideas is an essential step to developing a unique brand that truly reflects your business. If possible, bring in others to help — whether that's your business partner, your spouse or your employees, if you have them. The more people put their heads together, the more and better ideas you can generate.

Brainstorming is emotional, not rational. While you should have information from your market research in mind while brainstorming, it's important to be creative. Free associate and don't be shy about putting down any ideas that pop into your mind. Remember, when brainstorming, there are no wrong answers.

Use this fillable worksheet to record your ideas by typing next to the bullets below:

WHAT DOES YOUR COMPANY DO? CAN YOU CONDENSE THIS INTO JUST A FEW BULLET POINTS OR SENTENCES?

- •
- .
- •

WHY DOES YOUR COMPANY DO WHAT IT DOES? THIS QUESTION WILL HELP YOU UNCOVER THE PASSION BEHIND YOUR BUSINESS

- •
- •
- •

WHAT INDUSTRY ARE YOU IN? GO BEYOND THE OBVIOUS. FOR EXAMPLE, IF YOU OWN AN ECOMMERCE WEBSITE CATERING TO MOMS, YOUR INDUSTRY COULD BE *CONVENIENCE* OR *CHILDREN* AS WELL AS ECOMMERCE.

HAT'S YOUR UNIQUE SELLING PROPOSITION (USP)? WHAT DOES YOUR BUSINESS DO DIFFERENTLY THAN THE COMPETITION – HAT DO YOU OFFER THAT NO ONE ELSE DOES?
•
•
W WOULD YOU DESCRIBE YOUR TARGET CUSTOMERS? WHAT ARE THEIR INTERESTS, PASSIONS, EDS, PERSONALITIES?
•
•
W WOULD YOU DESCRIBE YOUR PRODUCT OR SERVICE?
•
•
HAT ARE THE FEATURES (ATTRIBUTES) OF YOUR PRODUCT OR SERVICE?
•
•
IAT ARE THE BENEFITS OF YOUR PRODUCT OR SERVICE? (WHAT NEEDS DOES IT FULFILL FOR YOUR CUSTOMERS?)
•
•
HAT IS THE "PERSONALITY" OF YOUR BUSINESS?
•
•
OUR BRAND WERE A PERSON, WHO WOULD IT BE? THIS COULD BE A TYPE OF PERSON, OR A FAMOUS CELEBRITY.
•
•
se your brainstorming ideas in conjunction with the "Rebranding Your Business" checklist to

se your brainstorming ideas in conjunction with the "Rebranding Your Business" checklist to evelop a brand positioning statement.

Brand Message Worksheet

Product/Service
Points of Differentiation
Ideal Customer
Create your Brand Message below:

Marketing for Your Business

Marketing Expenses Strategy Chart

Fill in the chart below for different target markets and channels to reach those markets. Estimate the marketing expenses identified in each row. Charts should include information for one business idea only (although you may need to use more than one chart per business idea). Please note that multiple target markets might share the same channel and marketing strategy, but if you are going to use a different strategy for each (i.e. direct sales to local retailers and customers) you'll want to include each target market in a different column.

	Target Market I	Target Market 2	Target Market 3	Target Market 4
One-Time Expenses				
Monthly or Annual Expenses				
Labor Costs				

FINANCE & ACCOUNTING TOOLS

FINANCIAL STATEMENTS

Financial statements, including a balance sheet, income statement, profit and loss statement, and cash flow, are crucial to understand how your business is faring financially. A food costing tool is also important is food businesses. Below are resources to navigate these documents, and templates are provided in the appendix of documents.

SCORE Financial Statement Templates

Score has a library of business resources, including templates for business plans, financial statements, marketing worksheets, management resources, etc.

https://www.score.org/resource/business-planning-financial-statements-template-gallery

Accounting Basics for Food Entrepreneurs (Podcast by Small Food Biz)

https://www.smallfoodbiz.com/2016/10/17/accounting-basics-for-foodentrepreneurs-podcast/

A Financial Statement Cheat Sheet for Business Owners

https://www.score.org/resource/financial-statement-cheat-sheet-business-owners

BALANCE SHEET TEMPLATE

A balance sheet provides an overview of a business' assets and liabilities—what you have and what you owe—at a certain point in time. When your balance sheet is complete, the combined value of your business' liabilities and owner's equity will be equal to its assets.



Examples of **ASSETS** include cash, accounts receivable, inventory, equipment, supplies, etc.*

Examples of **LIABILITIES** include accounts payable, wages payable, interest payable, income tax payable, notes payable, etc.* Anything your business is obligated to pay is a liability.

Examples of **OWNER'S EQUITY** include invested capital and retained earnings.*

SCORE Balance Sheet template:

https://www.score.org/resource/balance-sheet-template

Accounting Coach:

https://www.accountingcoach.com/balance-sheet/explanation

Small Business Administration:

https://www.sba.gov/blogs/what-balance-sheet-reveals-about-small-business

^{*}For more balance sheet explanation and detailed instructions (Including an Excel template) about examples of assets, liabilities, and owner's equity, visit these accounting resources for small businesses:

TAX INFORMATION

Maryland Tax for Food Sales

http://taxes.marylandtaxes.com/Resource_Library/Tax_Publications/Tax_Tips/Business_Tax_Tips/bustip5.pd

t

Maryland Comptroller of the Treasury for guidance (410-767-1313).

http://taxes.marylandtaxes.gov/Business_Taxes/Taxpa yer_Assistance/default.shtml

http://taxes.marylandtaxes.gov/Business_Taxes/

Montgomery County Business Portal: Taxing and Financing

https://www.montgomerycountymd.gov/Biz-Resources/Tax-and-Financing-Programs.html

Taxpayer Clinic: Columbus Community Legal Services http://www.law.edu/CCLS/ccls-clinic-taxpayer.cfm#CCLS

If possible, consult with an accountant or small business tax attorney to be sure that your business is tracking and reporting tax information properly.

HIRING EMPLOYEES

Resources for hiring employees in Maryland

Montgomery County Business Portal: Hiring https://www.montgomerycountymd.gov/Biz-Resources/hiring-employees.html/

Steps for Hiring New Employees

https://www.nolo.com/legal-encyclopedia/hiring-first-employee-13-things-29463.html

Required Tax Documents for Your Employees
https://www.irs.gov/businesses/small-businesses-self-employed/hiring-employees

LOCAL BUSINESS RESOURCES

LOCAL BUSINESS RESOURCES

Montgomery County Business Portal

The Montgomery County Business Portal is a local resource for business owners with information about hiring employees, licenses and permits, funding opportunities, and information about other local resources and technical assistance opportunities.

http://www.montgomerycountymd.gov/Biz-Resources/index.html

Empowered Women International

Empowered Women International (EWI) is a program of the Latino Economic Development Center (LEDC) focusing on empowering women through entrepreneurship. They offer training programs and technical assistance workshops throughout the year.

http://ewint.org

Life Asset

Life Asset supports D.C.-area entrepreneurs via microloans of up to \$5,000, along with technical assistance and networking opportunities.

http://www.lifeasset.org

Maryland Small Business Development Center

MDSBDC provides technical assistance workshops and resources to small business in the state of Maryland. Events and workshops are organized by county.

http://www.mdsbdc.umd.edu

LOCAL BUSINESS RESOURCES

Latino Economic Development Center

LEDC provides small business technical assistance, small business loans, and other resources for food entrepreneurs in the D.C. Metro area.

http://ledcmetro.org

Montgomery County Food Council

The Montgomery County Food Council works on food-related activities in the county, including promoting and advocating for local food businesses. They publish a Food & Beverage Guide annually, which is a great idea for any local business.

https://mocofoodcouncil.org/the-2017-18-montgomery-county-food-and-beverage-guide-has-arrived/

Street Entrepreneurs DC

Street Entrepreneurs offers training programs, networking opportunities, and business resources to D.C.-area entrepreneurs.

http://www.streetentrepreneurs.org

School of Food

Based in Baltimore with classes in the D.C. metro area, School of Food provides business training for area entrepreneurs looking to grow.

https://www.schooloffood.org

ENTREPRENEURSHIP PROGRAMS & WORKSHOPS

- Crossroads Community Food Network
 https://www.crossroadscommunityfoodnetwork.org/what-we-do/microenterprise-training-program/
- Empowered Women International (EWI)
 http://ewint.org/
- Carlos Rosario Small Business Program
 https://www.carlosrosario.org/courses/class-listings/small-business-entrepreneurship-program/
- School of Food
 http://biztraining.schooloffood.org/
- Latino Economic Development Center (LEDC)
 http://www.ledcmetro.org/our-programs
- Street Entrepreneurs
 https://www.streetentrepreneurs.org
- Dreaming Out Loud

 http://dreamingoutloud.org/micro-enterprise-and-entrepreneurship/
- Food for Profit—University of Maryland Extension https://extension.umd.edu/event-series/food-profit

















CERTIFICATIONS

Certifications, courses, and training opportunities for food industry professionals

ServSafe Food Safety Certification

https://www.servsafe.com/ServSafe-Manager



- Bilingual Hospitality Training Solutions
 Certified in HACCP plan development, ServSafe certification, and other food service trainings
 http://bilingualhospitality.com
- Montgomery College
 ServSafe courses offered through Montgomery College
 http://cms.montgomerycollege.edu/wdce/bits/foodsafety.html
- Maryland Restaurant Association
 ServSafe information and courses listed through MRA
 https://www.marylandrestaurants.com/servsafe.html
- Restaurant Association Metropolitan Washington
 Food safety certifications offered in D.C.
 http://ramw.org/training-ramw-0
- Carlos Rosario
 ServSafe courses offered through Carlos Rosario
 https://www.carlosrosario.org/courses/class-listings/
- Montgomery County Health Department
 Information and requirements by Montgomery County Health Department
 https://www.montgomerycountymd.gov/hhs-special/LandRLicenseFoodService.html#foodsvcmgr
- Prince George's County Health Department
 Information and requirements by PG County Health Department

 https://www.princegeorgescountymd.gov/1976/Food-Service-Manager-Certification

Allergen Training

Required by Montgomery County Health Department Online training available



- AllerTrain—Menu Trinfo LLC https://allertrain.com
- ServSafe Allergens
 https://www.servsafe.com/allergens
- Training/StateFoodSafety.com
 https://www.statefoodsafety.com/food-allergens
- Tap Series
 https://tapseries.com/

Better Process Control School

For processing low-acid or acidified foods (i.e. canning, pickling)

- Virginia Cooperative Extension
 https://ext.vt.edu/food-health/home-food-preservation.html
- Cornell Food Venture Center
 https://cfvc.foodscience.cals.cornell.edu/acid-and-acidified-foods
- North Carolina State University
 https://fbns.ncsu.edu/extension_program/food_product_testing.html
- University of Tennessee
 https://ag.tennessee.edu/foodscience/Pages/Better-Process-Control-School.aspx



FOOD FOR THOUGHT

Articles, Podcasts, and Websites to Make You Think

Keep yourself updated on the latest food trends and food industry news—it could provide some insight into a new opportunity or strategy for your business, or at least keep you informed of what's happening in the food world.

Food Startups Podcast

http://www.foodstartupspodcast.com

The Food Corridor (resources)

www.thefoodcorridor.com/resources/

The Tidbit

An entertaining and informative podcast brought to you by Kim Bryden of Cureate, the Tidbit discusses small business in the food and beverage sector.

http://thetidbit.fullserviceradio.org

"The Innovator's DNA"

Successful innovators share five key skills—associating, questioning, observing, experimenting, and networking. These habits can be learned and practiced by anyone—being innovative in your small business is within reach.

https://hbr.org/2009/12/the-innovators-dna

Food Dive

https://www.fooddive.com

The New Food Economy

https://newfoodeconomy.org

Food Tank

https://foodtank.com

Appendix of Supplemental Documents (available via Google Drive)

Financial Documents: Templates & Resources

Balance Sheet Template
Income Statement Template
Cash Flow Statement Template
Pricing Tool

Vendor Applications

Dawson's Market Grocery Vendor Application

Business Model Canvas Template

Regulatory Resources

Understanding Your Food Product Flowchart–Maryland Processing and Selling Value-Added Products–Maryland

Click here to access Google drive