

CREEKSIDE FARMS BUSINESS PLAN

by

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ABSTRACT

Creekside Farms is a developing small business in Paso Robles, where the Lemms have big dreams of hosting weddings and receptions. Incorporating their prime agricultural land in Paso Robles is a necessity to help make this business special. Creekside Farms has huge potential in being the first choice for those searching for a beautiful place to get married and/or have their special reception. Part of making this plan successful, is focusing on using country rose gardens to utilize in wedding flower arrangements as well as accenting the wedding sites. These unique roses allow the Lemm's the ability to compete with other well established businesses in the area. The purpose of this project is to construct a business plan for Creekside Farms incorporating the use of this area to its full potential for both its scenic aspect as well as the unique cut flower production of country style roses.

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I. INTRODUCTION

It is often difficult for small businesses to compete with the already existing large commercial retail markets that offer customers good quality products at cheaper prices. Small businesses seem to have a more difficult time competing with big corporations on equal terms because of the lack of resources to perform at the same level. However, small businesses are able to compete with large corporations when they offer small business advantages that the large multinationals cannot even think of providing (13). Successful small businesses have been able to find key solutions to make their business thrive. An example of a solution for a successful small business is to participate in a niche market. Niche marketing is the ability to focus on a small and unique expenditure that would make that business special to a unique retail market (1).

Many examples can be seen of niche markets throughout California in agriculture. Some examples are products from Timothy Hay, Kosher milk, organic vegetables, extra fat beef, corn silage, and custom farming services (20). Many of these businesses which started as small niche markets may be able to expand world-wide. Some may include niche markets that specialize in topiary production, soil and mulch production, or cut flower production. There are also other small businesses around California that specialize in events, not just nursery or greenhouse production. These events include hosting parties, weddings, or receptions. In Paso Robles, California, there are a few of these small markets that involve weddings. Some of these areas in and around Paso Robles include Carriage Vineyards, Fleur de Lis Estate, Pavilion on the Lake, Stacked Stone Cellars, Dancing Horse Ranch and Retreat, and Hummingbird House (8). Out of all these areas, only two are located in this rapidly growing city. Paso Robles' population has increased over 16% since 2000, and as of the last census in July 2007, there were over 28,000

residents (2). In order for a new niche market to be able to compete well, it must have something completely unique and preserving. This is the goal of Creekside Farms.

II. LITERATURE REVIEW

In order for a good business to be designed, there needs to be an informative plan describing how it can become successful. A business plan consists of many different components. To narrow one's focus is essential while deciding on the key subjects to the business plan. To organize a business plan, one must include an executive summary, market analysis, company description, organization and management, marketing and sales management, service of product line, funding requests, financials, and the appendix (12). The detailed components addressed will be the descriptions of the business, manufacturing plan, operations plan, financial plan, and supporting documents relevant to the new business.

The description of the business is considered one of the most important steps in forming a new business. The business plan is a clear statement of who you are, what the expected accomplishments contain, how the business will be done and by whom it will be done. These statements are considered the five W's, who, what, why, where, and when. The "who" is simple and describes who the business is, such as the name of the business and the owners of the business, while the rest of the five W's are more labor intensive.

"What" can be answered by some questions such as, "What is your purpose for being?", "What are your products or services?", "What markets are you going to penetrate?", "What profit do you hope to achieve?", and "What period of time will all these accomplishments be achieved in?" These questions require specific goals and details about the business.

The "Why" question is related to "Why are you making your business?" The purpose for many business owners is to earn a profit. No matter why the business is being formed, the purpose needs to be clearly stated and understood by the team, those investing in the business, and if need be, the bankers for loan purposes.

“Where” indicates the location and the market of the business, such as if the business is designed for local, region, national, or worldwide use. It is very important to determine what resources will be needed to run the business successfully and how the market will be defined and reached. The “where” describes essentially how much money will be necessary to run the business depending on the resources needed (19). To narrow this concept down a bit, the owner of the perspective business should seek out demographics. These demographics would include county statistics, consisting of the value of the land (if the land is prime agricultural land or other examples similar to this), how many people that specific piece of land can support, and other licensed businesses around that will possibly compete with the perspective business (21).

“When” determines the timing of when the business will be started. Timing affects how the market will be approached: aggressively, as with a new product in a market with few competitors; or cautiously, as in the end of a product’s life cycle whose dwindling market is heavily populated with competitors, all scrambling for a “fair share” (19).

The Manufacturing Plan describes the product and how the business will be operated. The product needs to be clearly defined in the business plan by answering questions such as: Who are the potential customers for the product? Why would they buy this product? Do they alone make the decision to buy or do they need to get approval from others? Are the customer and user the same individual? What would the customer pay for the product? What competition exists? How does this product differ from the competition? How do you plan to exploit the difference? (17).

The Operational Plan ties together the product, marketing, and financial sections of the business plan. Questions include how the founders will fund the business, how the business will be run, and how they intend to market, build, and distribute the product (17).

Financial analysis can be the most important aspect of the business. The finance administration “monitors the amount of money spent, where it was spent, and for what purpose” (19). It is basically the foundation of the business, which is the budget. This entails how much money the owner has to invest, what are the marketing and operational costs, and what are the projected revenues. If investors choose to fund the business plan the analysis must define when and how they expect a return, and in what form. Some of the calculations are: sales forecast and pro forma (hypothetical financial figures based on previous business operations for estimate purposes (1)) income statement, cash flow analysis, pro forma balance sheet, source and use of funds, return on equity, current ratio, working capital, debt-to-equity, and net worth (17). The financial plan also is responsible for the payroll (19).

Ways to figure out the necessary money matters can be found in the reports. Good reports include seven different steps:

- 1) Annual reports for the last five years are needed, including the balance sheets, profit and loss statements, and statements of sources and application of funds.
- 2) Current financial reports are needed with officer’s statements as to material changes in condition.
- 3) Pro forma balance sheets giving the effect of the proposed financing on a quarterly basis for two years are necessary.
- 4) Month-by-month projections of profit and loss, cash receipts, and disbursements of the two-year period.
- 5) Yearly projections of revenues and earnings for five years.
- 6) Analysis of sales by markets, products, and profits.
- 7) Record of the industry of sub industry in which the company operates to contrast with the performance of the specific business (18).

Other aspects in a financial statement would describe accounting principles regarding depreciation, research and development statement (R&D), taxes, inventories, etcetera, and if the business is seasonal, the owner needs to explain its cycle and relate it to the company’s financial needs. The main categories for determining the financial percentages

to consider are the increases or decreases of sales, the cost of goods sold, selling expenses, research and development costs, taxes, pretax and after-tax profit margins, the return on total capital (which includes long term debt), the return on total equity, and the industry trends of any of the above. The financial plan, along with the other categories to the business plan, needs to be prepared so the bankers and financial advisors will be able to understand the terms presented (18).

In order to see what the bankers and financial advisors need to know about loans, applications to different banks are necessary to decide on the best loan for the new business. Creekside Farms, for example, is located in Paso Robles, California, and they need to research the banks in Paso Robles to see which bank would give the most favorable terms.

The last category for a business plan is the supporting data needed to give the bankers and financial people essential background information for the business. Some examples include data that is already obtained by the business and other specifics needed for the development of the plan. Details need to be noted for that particular county. Special Use Permits are one category that are different for each county and will therefore need to be researched on a more detailed level.

An example relates to Creekside Farms because this is a unique business where the owners want to create a place where they will have both weddings and also country rose gardens for cut flower production. They would like to incorporate the cut flowers in the weddings performed at Creekside Farms. This detail needs to be addressed in the business plan. The data that is already obtained by the business involves the gardens already produced at the property and the roses already developed and ready for the start of cut flower production.

CUT FLOWER ROSE PRODUCTION

Roses are considered one of the world's most popular plants for cut flower production (11). Cut flowers are described as appealing and beautiful, fragrant, long stemmed, and with an extended vase life. To make the cut flower business profitable, cut flower growers should have as much square feet of growing space as possible, have the ability to produce great fresh cut flowers but then also flowers that can be dried easily, plants that are resistant or are kept disease and pest free, relatively resistant to heat and drought, and that are easily harvested (14).

There are many different rose plants useful for possible cut production to choose from. These include bush, standard, miniature, climber and rambler, patio, ground cover, and shrub roses. The bush roses include hybrid tea roses. This variety is the most popular group of roses. The flower stems are long and can be either single or several buds. They flower from late spring to fall and make excellent cut flowers. Another type of rose bush is the Floribunda roses. They are more colorful than the hybrid tea, and there are many other great qualities to this rose. These plants stand up well to wet weather, they bear their flowers in clusters or trusses (very compressed buds), several blooms open at one time in each cluster. They can be grown as a bush or as a standard rose, and will also flower continuously from late spring to late fall (11).

The next category of rose is the standard rose. These roses are also hybrid teas or floribunda roses. The standard roses are grafted on to a tall root stock to give the appearance of a long stem with an abundance of carefully pruned branches. Another way to describe this rose is a miniature tree rose that can be used for a formal garden appearance and for formal shaped beds (11).

Miniature roses are used as border plants in a rose garden, or for a perennial bed. These plants have small leaves and a profusion of small bright flowers. They usually bloom from summer to autumn but will flower all through the year in warmer climates. Miniatures can also be grafted on to a long stem to produce a standard with a rounded top (11).

Climbers and ramblers are described as a group of roses that require support and training of the stems by a trellis or another structure. They can be grown as groundcovers or in hanging baskets. Ramblers have long pliable stems that have large clusters of small flowers with vigorous growth and a mass of color during the summer (11).

Patio roses are similar to miniature roses with their low and compact nature, but differ because the foliage and flowers are larger. Groundcover roses are a new group becoming very popular. Many of these are miniature climbing roses that are vigorous and will trail well. These plants are low growing with small, showy displays. These plants are utilized in rock gardens, banks, or at the base of shrub roses. These plants also make good hanging baskets or tub plants (11).

The last category of rose plants described are the shrub roses. This group of rose is not a hybrid tea but is considered an old fashioned or species rose. The shrub roses have repeated flowering and will grow to the same height as floribundas. They thrive in conditions that are unsuitable to hybrid teas or floribundas. The shrub roses are the ideal cottage garden type with many fragrant blooms (11).

III.

MATERIALS AND METHODS

When a venue is surrounded by other event facilities, a process must be done to ensure success over the competitors. There are many different steps that have to occur in order to achieve the desired goal of a well thought out business plan and a successful business.

- 1) Construct a good business plan by using the prerequisites in the Literature Review.

- 2) Set up interviews with the owners to determine what previously established factors are already present and specific information to describe the business.

- 3) Conclude the specific location of the country-style rose gardens, what needs to be constructed for the country-style rose gardens, and budget with the owners. The owners will have a vision already thought out for this process.

- 4) Determine start-up costs, a cost spread-sheet with business expenses per year, and proposed income per year by interviewing the owners of the business.

- 5) Discover bank lenders by researching different banks in the area of this event facility.

- 6) Different venues for weddings and receptions need to then be discovered to see what competition exists in the vicinity of this new business.

- 7) Find the market for the wedding and reception events and also the market for the country-style cut rose production.

- 8) Also discover ways this new event facility can advertise their business.

IV. RESULTS AND DISCUSSION

CREEKSIDE FARMS BUSINESS PLAN

A. EXECUTIVE SUMMARY

Creekside Farms is a first generation, family-owned farm that has big dreams and beautiful ideas. This family of five strives to create an oasis for weddings in Paso Robles, CA incorporating gardens filled with country style roses. The rose gardens would be a beautiful backdrop for the wedding ceremonies, picture taking, and receptions. These gardens would also be utilized in cut flower production, giving the bride and groom an option to use in their wedding arrangements and also creating a way to best use the prime agricultural land in Paso Robles.

B. DESCRIPTION OF CREEKSIDE FARMS

Creekside Farms is established as a sole proprietorship seeking to start a small business for weddings and the incorporation of cut flower rose production in the spring of 2010. On this 46.64 acre ranch, the owners, Gordon and Teri Lemm, are currently growing 13 acres of dry farmed forage-hay, 12 acres of almonds, and 3 acres of irrigated row pumpkins. They have been located on the same property for 20 years just five miles out of Paso Robles, CA.

The Lemm's hope to create a wedding and cut flower rose production business that would best utilize the property to its full potential while also making a profit with their services. Performing weddings and receptions also benefits the community of San Luis Obispo County with their cut roses grown at Creekside farms, and also promoting other small businesses in the area that the bride and groom will use during their special day.

Creekside Farms is a business designed for local use on the Central Coast. This family owned and operated farm has many different resources perfect for those searching for beautiful settings among the native oak trees and country style rose gardens. The weddings would be held in the back three acres of the property where the valet parking services provide convenience and ease to all guests. To provide for all attending the event, there are patio, lawn areas, and rose gardens providing full access for the disabled. Also, bathrooms and all indoor areas are handicapped accessible, making easy access for all who are invited to the event. A level, grassy volleyball court can be used for sport or easily converted into an outdoor dining area. There is also a children's play area, with a built-in trampoline, swings and other amenities.

An existing 1800-square foot, multi-purpose barn is also available for use, either as an indoor reception facility or as a "ready room" for caterers and other support personnel to work in. The multi-purpose barn would also be utilized for the storage and design of the cut roses prior to the wedding event, reception, or other similar venues. There are two large flower coolers that can be easily moved, making them available to use in any location.

To add to the unique value of this property, Creekside Farms is located near wineries, Lake Nacimiento, and other visitor attractions. The beauty of Creekside Farms lies in its rural, open vistas, yet is conveniently located near hotels, and other amenities. Since the cut flower rose aspect of the business is located on the premises of Creekside Farms, the short drive into Paso Robles makes Creekside Farms easily accessed by anyone in search of these beautiful blossoms. If the bride and groom wish to use the roses grown on Creekside Farms, there may be a possible site fee discount provided. The Lemms would also be in close contact with wedding planners, churches, florists, caterers, photographers, and their internet website to market their business successfully. Also, there are wedding expositions twice a year held in Paso Robles and San Luis Obispo, creating another way to expand their market to the Central Coast.

C. MARKET ANALYSIS

There is a need for natural outdoor venues for weddings and receptions in the North San Luis Obispo County area. There are currently a limited number of facilities where these events can be held. According to residents living in Paso Robles, only three well known areas for weddings and/or receptions can be held. Creekside Farms is unique, having the ability to provide both indoor and outdoor facilities for the bride and groom. Along with indoor and outdoor facilities, the wide array of rose gardens stimulates the senses for any passers-by. The gardens provide a unique area where the special ceremony or garden can occur. Rose Story Farm of Carpinteria is the only outdoor cut flower rose production facility where they also have weddings and receptions on the Central Coast. The cut flowers will be used by guests who are using Creekside Farms for weddings, receptions, and other venues and also for other specialty floral expenditures.

D. PROJECT FUNDING

Funding for this project has already been secured by a line of credit from Bank of America.

E. FINANCIAL ANALYSIS

Table 1. Start up Costs for Creekside Farms

Project	Estimated Expenditure
Road Modification Expansion	\$10,000
Handicapped bathroom modification and septic system	\$20,000
Fire Sprinklers	\$3000
Formal Survey with a licensed surveyor	\$3000
Outdoor Lighting	\$1000
Rose Garden	\$10,000
Minor Use Permit from San Luis Obispo County	\$7000
Building Permit	\$5000
Acoustic Engineering Study	\$1500
Traffic Engineering Study	\$3000
Consultant Fees	\$6000
Tables and Chairs ³	\$7500
Total Cost	\$77,000

Table 2. Maintenance Costs per Year for Creekside Farms

Project	Estimated Expenditure
Electricity	\$4800
Gardener	\$30,000 (\$15/hour 40 hr/week x 50 weeks/year)
Insurance	\$3000
Valet Parking ¹⁵	\$2700 (\$9/hr x 5 hours x 3 valets x 20 weddings)
Advertising	\$455
Website	\$15
Pamphlets ⁹	\$162 (\$1.50/pamphlet @ 250 pamphlets)
Business Cards ¹⁰	\$38/300 cards
Wedding Expos (2x/year)	\$240 (\$120 x 2 = \$240)
	5 floral arrangements @ \$20
	10 Photos @ \$1 per print
	Other costs \$10
Other Maintenance Costs	\$6200
Fertilizer	\$400
Fuel	\$1500
ATV loan	\$700
Repair costs	\$1000
Vehicle Maintenance	\$2000
Pool Maintenance	\$600 (\$50/month)
Trash and Recycle dumpsters	\$200 (\$20 x 10 runs/year)
Total	\$47,355

Table 3. Income Projections per Year for Creekside Farms

Project	Estimated Expenditure
Weddings and/or Receptions	\$5000 x 20 = \$100,000
Flower Arrangements	\$600 x 20 = \$12,000
Total Gross Income	\$112,000
Total Estimated Expenses	\$47,355
Net Yearly Income	\$64,645

F. OPERATIONAL PLAN

Creekside Farms is a family owned and operated business that wishes to incorporate their cut flower rose garden with weddings, receptions, and other venues. This allows for their prime agricultural land to be best used for crop production in a beautiful setting and also for profit using the cut roses for floral arrangements. The different varieties in the cut flower production of Creekside Farms will be bush, standard, miniature, climbers and ramblers, patio, ground cover, and shrub roses. These varieties will provide the country garden feel along with roses perfect for flower arrangements.

The business will be funded by the owners of Creekside Farms. Some loan possibilities would be best provided through Bank of America in Paso Robles. The Lemm's already have a good rapport and have used Bank of America for past loans.

Creekside Farms country rose-style gardens construction will be finished in the summer of 2009. The roses will be ready for cut flower production the following summer. The country-style roses will be cut and arranged on site and will then be distributed using the specifications given by customer and florist. Also, the weddings, receptions, and other venues will be available in spring of 2010.

Marketing strategies will be set up and used at the end of summer 2009, allowing for potential customers to prepare for the opening of Creekside Farms in spring 2010.

WEDDING VENUES SURROUNDING PASO ROBLES, CALIFORNIA

There are many wedding and reception venues located in San Luis Obispo County, although the range selected goes from Paso Robles down to Santa Margarita, California.

There are few venues that are similar to Creekside Farms. Those selected are The Carriage Park in Paso Robles, Hummingbird House in Templeton, Dancing Horse Ranch in Paso Robles, and Ranch Llano in Paso Robles.

The Carriage Park is also a Winery so it is not as similar to Creekside Farms as the others. It does offer some great services that Creekside Farms would be able to duplicate. They offer day use and weekend specials with a bed and breakfast, utilizing 2 acres of their 100 acre vineyard. The charge for these facilities would include \$1000 for day use and \$3200 for weekend special events up to 200 people. The Carriage Park is able to accommodate up to 400 guests, but an extra five dollars per person will be asked for an event over 200 guests. This vineyard has a “you bring all” policy and the customer must also set up and take down. A wedding coordinator must be present to be able to use this facility. Carriage rides will also be offered with an extra charge. Ways to contact The Carriage Park is through telephone or email (4).

Hummingbird House in Templeton is also a two suite bed and breakfast facility that can accommodate 125-350 guests. This venue has many spacious lawns, large ponds with swans, waterfalls, fountains, and a large deck with a provided dance floor. Hummingbird House has two areas for events, both outdoor and indoor, with catering kitchens and barbeques. Extra expenses to be paid by the customer would be for the required wedding coordinator, lifeguards, maintenance, parking, and security staff. The customer will need to provide all tables, chairs, utensils, dishes, and other decorating extras or rent them from Hummingbird House. Set-up and take-down charges start at a minimum of \$135. Hummingbird House charges \$4500 for both the customer’s ceremony and reception. This facility can be reached by email or telephone (6).

Dancing Horse Ranch is also located in Paso Robles. This facility also includes a guest cottage that can accommodate at least 34 guests. The back drop to this country-themed ranch is a log house with a 2000 square-foot entertainment deck and fire pit. There is valet parking, a spa, propane barbeques, a utility prep-room with a large refrigerator, and a buffet room. Dancing Horse Ranch also offers carriage rides and assistance with preparation, planning, and deliveries, live bands and a DJ are also available for an extra fee. Three different wedding packages are available. One day use rates are from \$850-\$2350 for 25-300 guests; two day use rates are from \$1600-\$3300 for 25-300 guests; and three day, two night wedding package rates are from \$2100-\$4100 for 25-300 guests. Dancing Horse Ranch can be contacted by telephone (5).

The final event facility is Ranch Llano. This ranch is only available to customers with a referral and is located near Creekside Farms. Ranch Llano provides many services for their highly-priced venue. This ranch has many quaint rose gardens with over 450 rose bushes, gazebos, pergolas, a 10,000 square foot courtyard and grass area, a bridal room with a private bathroom, a family gathering area, a 1100 square foot room for catering, and a ceremony site that seats 125 guests. Ranch Llano also provides a bar tender, a staff of seven for set up, break down, and parking. It supplies customers with suggestions for DJs, caterers, live musicians, photographer, florists, bakers, and officiants. Event accessories include 60 inch round tables, banquet tables, chairs, white linens and skirting, flatware, filled salt and pepper shakers, 12 inch table holders for number cards, coolers, other containers for drinks, mini battery-packed lights, 60 ounce glass globes for table décor, vases for bridal bouquets, and a portable white-rod gazebo with decorative tulle. Ranch Llano also provides assistance in coordinating wedding events and allows bride to bring gown and bridesmaid gowns three days in advance to ensure organization and comfort (18). Past customers found Ranch Llano to be a beautiful Spanish oasis and thoroughly enjoyed their experience. This wedding and reception event facility charges over \$6000 for the first 150 guests and then an additional \$10-\$15 for each guest thereafter. For reception purposes, 300 guests may be invited, and for wedding and reception events, 250 guests (16). Ranch Llano may be contacted through mail, email, and telephone (7).

V.

CONCLUSIONS AND RECOMMENDATIONS

In order to compete with these small venues around Paso Robles upon the opening of Creekside Farms in spring 2010, this farm will implement many of the positive aspects of the surrounding businesses into practice for an appealing and unique atmosphere. Ranch Llano is the closest representation of Creekside Farms and will therefore be considered the greatest competitor. Ranch Llano offers many services for their high cost. Creekside Farms will keep their cost \$1000 lower and will supply many of the same accessories, such as 60 inch round tables, banquet tables, chairs, flatware, vases for bridal bouquets, a catering kitchen, and family gathering area. Creekside Farms will also supply other accessories such as a bridal-ready suite, a sound system, eating utensils, punch bowls, glass water pitchers, water and wine glasses, a 12x12' dance floor, and handicap accessible bathrooms. To add to Creekside Farms unique venue, the property has more than two possible ceremony or reception sites and an 1800 square foot multi-purpose building for indoor events. All gardens will have a different theme, and this farm is constantly expanding their exclusive, handicapped accessible beauty.

Ranch Llano also has over 450 rose bushes surrounding the Spanish style house. Creekside Farms will plant over 600 rose bushes to guarantee availability for rose flower production during event seasons. This farm will also ensure that the country style rose gardens will be unique in the way the roses will also be offered up for sale to those enjoying their wedding or reception at this venue. Creekside Farms will offer a discount in the price for their facility if the bride and groom wish to use the country style rose gardens in bridal bouquets, table centerpieces, or for any other decorating accessories.

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*names have been changed to protect identity

