Evaluating a Rural Enterprise

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NCAT Agriculture Specialists
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INTRODUCTION

This publication is for people who already live in rural areas and want to add new enterprises to their operations. New farm enterprises today are often non-traditional—everything from adding pastured poultry to a beef operation to starting a bed-and-breakfast in the barn to making a cornfield maze to attract tourists.

This publication won’t tell you what will make the most money. Every person and every piece of land is different and there is no single prescription to tell you what enterprise is right for you. Any new enterprise will, however, require an investment of your time, money, and other resources. And there will always be risks involved.

There are thousands of books, Extension materials, and people who can tell you how to produce something, whether it’s baskets, bison, or blueberries. But these resources can’t help you decide whether that enterprise is right for you and your farm.

We reviewed many enterprise planning guides and have condensed their salient points in this publication. Most of these guides ask entrepreneurs to assess their personal and family objectives. They all stress the importance of having a business plan, a financial plan, and a marketing plan. The business plan will outline how the business should work and generate plans for operation. Perhaps the best thing about a detailed business plan is that it causes you to think in detail about what you are getting into. The Resources section at the end of this publication provides titles and ordering information for several useful guides to help determine the feasibility of your new enterprise.

Two of the very best of these publications are Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm Based Enterprises, a work-
book from Cornell University, and *A Primer for Selecting New Enterprises for Your Farm*, a Kentucky Extension Service publication. These guides discuss alternative enterprises and introduce a step-by-step process to assess the objectives, resources, markets, production demands, and profitability of new enterprises. Both include a lot of useful worksheets to help with these assessments. See the Resources section for more information on how to order these publications.

**Evaluating Your Resources**

Before committing to a new enterprise, there are always fundamental questions that ought to be addressed. These may be practical (What are the business/management skills of those involved?), organizational (Does everyone involved agree on how the business should be run?), or philosophical (Does everyone involved know, understand, and agree on the objectives, both short- and long-term?). The following are typical of the kinds of questions suggested in the sources we reviewed.

**Marketing**

Where am I going to sell the products?
Who is the customer?
What is the size of the potential customer base?
Where do the customers live, and how will their location influence my selling to them?
What are the customers’ needs and desires?
Am I going to sell directly to consumers?
Am I going to wholesale to the commodity market?
What are the seasonal price fluctuations I can expect?
What are the quality standards that I must meet?
How many hours will it take to research direct markets?
Are there legal or food-safety considerations?

**Personal**

Do I have time to devote to this new enterprise?
Does the workload correspond with the time of year I want to work?
Will the new enterprise complement my current enterprises?
Do I have written objectives describing the desired outcome?
Do I have the skills and experience necessary to do this?
Do I like to supervise people?
Have I managed a business before?
Do I have enough personal energy to do this?
Can I count on my family members for support?
Do I care what the neighbors think about my new enterprise?
Why do I want this enterprise?

After you have determined that the enterprise is something you really want to do, consider these additional questions (for land-based enterprises):

**Land**

What is the water drainage like?
Are the soils suitable?
What is the seasonal rainfall pattern?
What will happen to my enterprises during a flood or drought?
Are these plants or animals adapted to this climatic region?
Are there water resources available for irrigation or for watering livestock?
Do I want concurrent uses for the land such as wildlife conservation, fishing, or hunting?

**Buildings and Machinery**

Do I have adequate facilities?
What additional machinery will I need?
Can I rent or borrow machinery or storage facilities?

**Labor Needs**

How much labor will be required?
What is the source of labor?
How much will it cost?
Is seasonal labor available?
Will I need housing for my workers?
Does this enterprise use existing labor in off-seasons?
There are many resources that can guide you in your search for the answers to these questions. See the Resources section at the end of this publication for more information.

**FINANCIAL ASSESSMENT**

After you have answered the above questions, you’ll have a better idea of what costs will be involved in a new enterprise, and that information will help you determine the profit potential. It is advisable to do the following exercise before spending more time or money developing the logistics of production or a full enterprise budget.

One way to compare enterprises for profitability is to calculate a gross profit analysis (Savory and Butterfield, 1999), otherwise known as gross margin analysis (Kay and Edwards, 1994) or a contributory margin (Zimmerman and Villanueva, 2001). The gross profit or margin is the amount of money left over after all the new costs associated with the new enterprise are subtracted from the gross income generated by that new enterprise. These new expenses are separate from the general overhead expense, because they are incurred only if the new enterprise is implemented. In other words, these are the variable costs associated with a new enterprise.

To avoid confusing comparisons, do not prorate the overhead (fixed costs) for enterprises in this exercise. You will get more accurate results by assuming that the entire overhead cost must be paid out of the gross profit from the enterprise. For example, if you need to use your tractor in a new venture, the cost of owning the tractor (payments, insurance, etc.) is already fixed. But the direct expense of using the tractor in your new enterprise (fuel, routine maintenance) can be assigned to the operating cost of the venture that uses the tractor. By subtracting these operating costs from the total sales, you arrive at the gross profit. The gross profit from all enterprises combined must be at least enough to cover the overhead or you will go broke.

Table 1 shows the gross margin for a sweet corn enterprise. Figures are generated on a per-acre basis and so can be compared to any other enterprise on a per-acre basis. Notice how only the costs directly related to that enterprise are included in the gross profit analysis. Land rent could also be included, but if the land is already owned or mortgaged, it should be left out of this analysis and considered a fixed cost. With this sweet corn enterprise we have $2,444 gross profit left to pay overhead costs and, ideally, provide a profit, if a profit was initially projected.

Table 1. Gross profit for one acre of sweet corn.

<table>
<thead>
<tr>
<th>Total Income</th>
<th>Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,200 dozen @ $2.50</td>
<td>$3,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Variable Costs</th>
<th>Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seed</td>
<td>$ 50.00</td>
</tr>
<tr>
<td>Fertilizer</td>
<td>$ 35.00</td>
</tr>
<tr>
<td>Weed Control</td>
<td>$ 18.00</td>
</tr>
<tr>
<td>Machinery Use</td>
<td>$ 83.00</td>
</tr>
<tr>
<td>Harvesting</td>
<td>$ 345.00</td>
</tr>
<tr>
<td>Hauling</td>
<td>$  25.00</td>
</tr>
</tbody>
</table>

**Gross Profit/acre** $2,444.00

To make valid comparisons between enterprises using gross profit or margin analysis, use a common unit of measure. A common unit for agriculture is gross profit per acre. For some other enterprises, units to consider might be profit per hour or $/bushel or $/cwt. Using a common unit will allow you to compare dissimilar enterprises—such as broccoli for fresh market sales and goats sold wholesale. A per-acre comparison shows the best return on the land. Another good use of the gross profit analysis is to compare all your existing enterprises for their contribution to covering overhead costs. The results may surprise you. For example, you may find that the principal enterprise is actually being supported by several secondary enterprises.

In cases where there is no overlap between two enterprises, a direct comparison may not be poss-
sible. An example of this would be if you already had grazing and timber enterprises and wanted to add a lease-arrangement hunting lodge to the same land. The only variable costs associated with the enterprise might be legal fees, renovation costs on the house, and maintenance. In this case, if the gross profit was still high, and you responded positively to the personal questions above, you would go ahead with the enterprise.

The gross profit analysis does not preclude full financial planning for each enterprise and for the whole farm. If, for example, the overhead costs are in excess of all the income generated, you will go broke. If you are buying new equipment (fixed cost) specifically for an enterprise, that cost can be assigned to that enterprise and amortized over the useful life of the machinery. If you borrow money to buy the equipment, the loan payment can be allocated as a variable expense for the enterprise gross profit analysis. In the whole-farm budget, all the income from all the various enterprises will be included, along with the variable costs for each and the overhead expenses.

Full planning budgets used to estimate costs for many farm enterprises should be available from your local Extension service. Others can be found at: http://www.fbminet.ca/bc/budget.htm, a web site with enterprise budgets for a large number of crop and livestock enterprises. The budgets at this web site use the term “contribution margin” to describe gross profit. These budgets are separated into contribution margin and buildings and machinery replacement costs (overhead). The budgets are laid out in an easy-to-read format with an overview preceding the tables. Each enterprise budget contains marketing alternatives, cash flow timing, and key factors affecting profit, with margin estimates already calculated. When calculating your cost of production, be sure to use reliable estimates for your situation and include other costs that may not be listed in the budget. It is also useful to project poor, average, and good production scenarios for each enterprise. If you cannot be profitable with poor production, consider another enterprise.

## Experience and Information

“The most salient requirement for farming is experience” (Nation, 1998). Practical experience is particularly important for a new enterprise, especially if the enterprise is not related to what you normally do. You can gain a lot of the necessary knowledge from people who are currently doing what you are considering. Apprenticing with someone who is already farming, or just volunteering some time, is a good way to get experience. (See ATTRA’s resource list Sustainable Farming Internships and Apprenticeships for more information on experiential farm work across the country.) Also, start out small with your own enterprise until you learn the basics. Stockman Grass Farmer editor Allan Nation (1997) suggests these four stages when considering a new enterprise:

1. Get the knowledge you need to produce and market the product.
2. Produce it for yourself and your family.
3. Produce it for your friends who have tried it, like it, and ask you for it.
4. Do it as a business.

Although this approach may seem slow, it will go faster and require a lot less startup investment than jumping in and trying to learn as you go.

Gathering information on specific enterprises is also an important step when considering diversification. Your local Cooperative Extension Service and other USDA agencies can provide fundamental information about some alternatives, as can non-profit organizations in your state. You can also contact Extension specialists at your state’s land-grant university. Other sources of information include websites and publications (books, magazines, and newsletters). The resource list at the end of this publication also provides helpful information.

Often, however, even though there is production information for a specific crop, there is little information available on budgets or markets. Your best resource in a situation like this will prob-
ably be a farmer who is already raising, or someone who is already buying, the crop or a similar crop. A good way to find farmers is to attend state or regional workshops or conferences that are in some way related to your area of interest. Extension puts on workshops throughout the year that provide an opportunity to network with your fellow growers. The approach to finding buyers would be similar. For instance, if you are interested in adding cut flowers to your farm’s mix, you might attend a statewide conference for florists.

**MARKETING**

Author and business consultant Peter Drucker says that only two activities produce results. One is innovation, and the other is marketing (Nation, 1997). Marketing may take many forms, ranging from passive marketing into the commodity chain all the way up to marketing a retail product directly to consumers. Which marketing method you choose will have a profound effect on the price your product commands. Prices in many prepared budgets will typically be wholesale prices. Adjust these prices to your local market (retail or wholesale) based on what you can realistically expect to get paid. Visit with other farmers in your area who are selling the same thing you want to sell, or go to the local farmers’ market and check out prices.

There are two important reasons for doing market research:

- You need to understand your market, your competition, and consumer trends
- You need to be able to project potential sales volume and prices (Grudens-Schuck and Green, 1991)

The Cornell Farming Alternatives guide mentioned earlier has marketing worksheets that address the following considerations:

- **Target Market Descriptions**
  The demographics of people you want to sell to (age, gender, family status, income level, class, occupation, children, marital status, location, ethnic group, education).

- **Marketing Options**
  These include any method used to sell or distribute your product (Grudens-Schuck and Green, 1991). Examples are selling directly to consumers from the farm; farmers’ markets; selling directly to restaurants; cooperative marketing; selling wholesale to a distributor, broker, or processor; etc. Identify your most promising options. Also consider transportation needs and distances to market.

- **Market Entry**
  How will you introduce the product to the market? Will it be marketed under the producer’s or processor’s name? What will get the buyer’s attention (advertising and promotion)? (Schmerhorn).

- **Existing Market Demand**
  How many potential buyers are included in your target market at this time? What is the average purchase or frequency of service per buyer per year? What are the total purchases or number of services per year?

- **Competition**
  Analyze your competition: business name, estimated sales volume, quality of product, price, customer satisfaction, appearance, type of buyer targeted, strengths, weaknesses. “Direct competition” offers the same product you do; “indirect competition” is anything your target market can substitute for your product. Remember: alliances can be formed with competitors.

- **Market Trends**
  Has consumption been increasing? Is the number of competitors increasing? What are your projections for market trends in the next five to ten years? What are the industry trends and emerging markets?

- **Expected Price**
  There are many formulas and strategies for setting prices. What is the lowest price you can expect to receive? What is the
highest price? Ultimately, pricing will reflect your competition, costs of production, quality, service, the convenience you provide, and the types of buyers you have targeted.

- **Expected Sales Volume**
  What is the least number of units you might sell in a bad year? How many in a good year? What is the expected sales volume? How long will it take to build the market to your desired sales volume?

Direct marketing involves personally connecting with consumers, determining what they want or need, and producing the products that meet their needs. Author Joel Salatin, who raises pastured beef and poultry in Virginia, suggests several things to think about when deciding on pricing your products. First, don’t under-price them. Farm-produced products are superior because they are more environmentally friendly and humanely produced. Salatin suggests that producers set a rewarding and satisfying gross margin and then stick to it. This will allow you to build a customer base with clients who appreciate the product for what it is, not for what it costs (Salatin, 1998). Your estimated price can be used to calculate returns in any enterprise analysis.

Direct marketing depends on building relationships with customers. In fact, the term relationship marketing has been used to describe the best methods of direct marketing for family farms. In an article in *The Stockman Grass Farmer* (Nation, 1997) Joel Salatin sets out five advantages of relationship marketing. They are:

**Consumer Education.** The producer has to tell the consumers why his farm products are different from those bought in the grocery stores. This is not only good for business, it is also a small step toward the development of the consumer’s awareness about farm, social, and health issues that affect our lives.

**Product Quality.** When the producer raises crops or livestock in an environmentally friendly or sustainable fashion, it is easier not to compromise the quality of the products.

**Customer Loyalty.** When the consumer knows the producer personally, the relationship between them is not easily broken. Good sellers know and use their customers’ names. Loyalty helps bring in repeat customers.

**Lifestyle.** As Salatin explains, “I think one of the biggest differences between the pressures I encounter as a small operator and the pressures encountered by the big operators is the amount of control we have over the situations that cause pressure” (Nation, 1997).

**Balance.** The first rule of business is that the customer is always right, but that doesn’t always mean you have the right customer. In some instances, removing a name from your customer list may help to balance the producer–consumer relationship, so that you can concentrate on profitable sales, appreciative customers, people who “get with the program” (Nation, 1997).

Allan Nation says, “If you are considering getting into direct marketing, don’t bet the farm on it. Keep doing what you are doing for a living and start learning and experimenting on a small scale. Try the food you produce on your family and your friends first. If your family and friends are not crazy about it there is more learning to be done. Nation adds that, “A new business needs virtually 100% customer satisfaction from day one to survive” (Salatin, 1998).

So the bottom line is to establish markets before you begin the enterprise. If you are direct marketing, consider these questions before starting production: What do the people in my area want? What are their tastes? Are they accustomed to “store bought” eggs, meat, and vegetables? What matters most to people in my local area—convenience and price? Are they willing to pay for the quality and freshness of locally grown food?

For more complete information on direct marketing, call and request the three ATTRA publications entitled *Direct Marketing*, *Farmers’ Markets*, and CSAs. The direct marketing publication includes information about resources,
market development, market research, marketing plans, niche marketing, product differentiation, farmers’ markets, value-added marketing, and examples of real farmers who have done it. It also provides a list of recommended resources to consult when considering your market plan.

**CHOOSING AN ‘ALTERNATIVE’ ENTERPRISE**

There are many kinds of enterprises that can be profitable in a rural area. Ken Scharabok’s book (see Resources) describes 300 specific rural enterprises. Cornell University’s publication *Farming Alternatives* lists several broad categories:

1. **Nontraditional crops, livestock, and other farm products**
2. **Service, recreation, tourism, food processing, forest/woodlot, and other enterprises based on farm and natural resources**
3. **Unconventional production systems such as organic farming and aquaculture**
4. **Direct marketing and other entrepreneurial marketing strategies**

When considering alternative enterprises, you should look first at your farm’s underutilized resources and your area’s market opportunities. Underutilized resources might include unused buildings, or manure that could be sold as fertilizer. New market opportunities may arise as a result of changing demographics in your area—there may be an increase in immigrant families who want specialty foods, or of affluent businesspeople who commute to a metropolitan area (Grudens-Schuck and Green, 1991).

One very important change in national demographics is the number of people who have become disassociated from the land. Few of the baby boomer generation and almost none of Generation X have lived on and worked the land. In an effort to re-establish that bond, young consumers are often eager to support small farms, and they’re willing to put their money where their mouth is. The huge increase in the number of farmers’ markets around the country not only means that consumers are interested in fresh produce, it also reflects their desire to have a different kind of food shopping experience. For similar reasons, community supported agriculture arrangements (CSAs) have become popular. Both farmers’ markets and CSAs bring shoppers closer to farmers and to the land, an experience that is largely lacking in today’s urban society. An extension of these encounters is a farm visit, whether it’s for a hay ride, to go to a petting zoo, or to attend an apple festival. Consumers like to feel that they are helping to keep small, family farms alive. This kind of experience requires farmers to learn new skills: how to deal with the public, the ability to assess unique opportunities on the farm, and the vision to produce a feeling as well as a product.

In his 1998 book *You Can Farm*, Joel Salatin recommends ten enterprises that he considers excellent: pastured poultry, eggs, salad bar beef, a grass-based dairy, a market garden, a home bakery, a bandsaw mill, and a you-pick small fruit orchard. His criteria for recommending these enterprises are:

- Low initial start-up cost relative to the ability to generate income
- High gross profit margin
- Relatively low maintenance requirements
- High cash flow relative to expenses
- History of high success rates among new enterprises
- High demand, low supply in the current marketplace
- High product distinctiveness
- Relatively size-neutral profit potential

“The goal here is to examine what the profitable alternatives are in the current paradigm and how you can fit in the picture” (Salatin, 1998).

There are lots of places to find out more about specific enterprises. The Missouri Alternatives Center’s website provides many links to specific production information for various alternative enterprises. This website is extensive and up-to-date <http://agebb.missouri.edu/mac>. Additionally, we have listed many valuable resources below.
REFERENCES


RESOURCES

Publications and Videos


Polyface Inc.
Rt. 1, Box 281
Swoope, VA 24479
540-885-3590

The book is also available for $24.50 from:
http://www.amazon.com


Media Services Resource Center
7 Business & Technology Park
Cornell University
Ithaca, NY 14850
607-255-2080
FAX: 607-255-9946
http://www.cornell.edu/publications.catalog.html

Farming Alternatives: Innovation on Northeast Farms. A 14-minute video produced in 1988. Explores the issues involved in the development of farm-based enterprises such as deer farms, farm markets, bed and breakfast inns, herb gardens, petting zoos, and farm-processed foods. Available for $18.95 from the Cornell address above.

Woods, Tom and Steve Isaacs. 2000. A Primer for Selecting New Enterprises for Your Farm. Cooperative Extension Service. University of Kentucky. Agricultural Economics - Extension No. 00-13. 28 p. Covers profitability, resources, information, marketing, enthusiasm, and risk. Has many useful worksheets from which accurate information can be generated to guide your decision making. Available online at:
http://www.uky.edu/Ag/AgEcon/publications/ext2000-13.pdf

Contains over 300 descriptions of enterprises that can be pursued by rural residents. Each description contains information on what the market would be, how to start the business, and additional resources on that particular business. Contains many innovative business ideas. Available in electronic form only by e-mailing <scharabo@aol.com>.

Humphrey, Shirley (ed.). 1994. Small Farm Handbook. Publication SFP001. Small Farm Program, University of California. 170 p. Somewhat regionally specific to California, but contains good information on finances, marketing, enterprise ideas, growing crops, raising animals, postharvest handling, alternative agriculture, labor management, and keeping the family farm healthy. Available for $20 from:

Division of Agriculture and Natural Resources (DANR)
University of California
6701 San Pablo Ave.
Oakland, CA  94608-1239
800-994-8849
510-642-2431

Small Farm Center. 1998. Specialty and Minor Crops Handbook, 2nd ed. University of California. Division of Agriculture and Natural Resources, Oakland, CA. 184 p. Compiled and edited by scientists, University of California Cooperative Extension advisors, and growers, this handbook profiles 63 specialty and minor crops, including information on production and marketing. Available for $35 from DANR at the University of California (see address above).

Thompson, Nancy C. 1994. Sustainable Agriculture Enterprises: Opportunities for Employment and Economic Development in a Sustainable Agriculture System. 21 p. Available for $8 ppd from:

Center for Rural Affairs
P.O. Box 406
Walthill, NE  68067
402-846-5428
http://www.cfra.org


Schatz Publishing Group
11950 W. Highland Ave.
Blackwell, OK 74631
888-474-6397 (toll-free)
http://www.agventures.com/


The Allan Savory Center for Holistic Management
1010 Tijeras NW
Albuquerque, NM  87102
505-842-5252
505-843-7900 fax
http://www.holisticmanagement.org

Periodicals

AgVentures: The Magazine of Agricultural Opportunities is published bi-monthly. It features new and unusual crops and livestock to raise. It is available for $21/year from:

AgVentures
11950 W. Highland Ave.
Blackwell, OK  74631
580-628-4551
580-628-2011 fax
http://www.agventures.com
e-mail:  agventures@aol.com

Ag Opportunities is a newsletter published by the Missouri Alternatives Center (MAC) that is devoted to the latest ideas and opportunities for those “who want to begin farming, diversify their current operations, or find ways to profit from
small amounts of acreage.” Subscriptions cost $10 a year (free to Missouri residents). An online version is available free at MAC’s website <http://agebb.missouri.edu/mac>. Contact MAC at:

Missouri Alternatives Center  
531 Clark Hall  
Columbia, MO 65211  
573-882-1905  
800-433-3704 (MO only)  
http://agebb.missouri.edu/mac  
e-mail: kelld@umsystem.edu

Small Farm Today, published bi-monthly, focuses on small farming, rural living, sustainability, community, and “agripreneurship.” The editor and staff hold an annual conference in Columbia, Missouri (around the first week of November) that concentrates on topics of concern to small farmers considering diversification strategies. The periodical is available for $23.95/year from:

Small Farm Today  
3903 W. Ridge Trail Rd.  
Clark, MO 65243-9525  
800-633-2535  
573-687-3525  
e-mail: smallfarm@socket.net

Organizations

Center for Rural Affairs  
P.O. Box 406  
Walthill, NE 68067  
402-846-5428  
http://www.cfra.org

The Center for Rural Affairs, a non-profit organization, publishes The Beginning Farmer, a free quarterly newsletter. They also published a 118-page book entitled Resourceful Farming: A Primer for Family Farmers, written in 1987, available for $7.

Farming Alternatives Program  
Community Food and Agricultural Program  
Warren Hall  
Cornell University  
Ithaca, NY 14850  
607-255-9832

Provides assistance with agritourism planning and development. Publishes the newsletter Farming Alternatives. The program has several publications available on enterprise diversification, including Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm Based Enterprises (See entry above).

NxLevel’s Alternative Agriculture series: Tilling the Soil of Opportunity  
A Training Course  
(No physical address)  
e-mail: Info@nxlevel.org  
800-873-9378

The NxLevel agriculture program is designed to help a broad range of small to mid-sized farmers, ranchers, food processors, distributors, retailers, food professionals, and others working in the agricultural sector take their business to the “next level.” Educators in each region adapt the course to meet local needs. The materials used in the 10-session course are specifically designed for those searching for innovative ideas and better marketing opportunities in the area of agriculture.

Web Sites

Fact Sheets on Operating a Profitable Small Farm. University of Maryland.  
http://www.agnr.umd.edu/users/frederick/pubs

Planning for Profit. British Columbia Ministry of Agriculture, Fisheries and Food.  
Numerous two page enterprise budgets.  
http://www.fbminet.ca/bc/budget.htm

Alternative Enterprises for Your Forest Land: Forest Grazing, Christmas Trees, Hunting Leases, Pine Straw, Fee Fishing and Firewood. This is a 1988 publication from the University of Florida Extension Service.  
http://www.sfrc.ufl.edu/Extension/pubtxt/cir810.htm

Missouri Alternatives Center. Links to specific production information for numerous alternative enterprises.  
http://agebb.missouri.edu/mac
Enterprise Budget Analysis. Penn State’s Agriculture Alternatives website. Sample formats are given. http://pubs.cas.psu.edu/FreePubs/ua258.html


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The electronic version of Evaluating a Rural Enterprise is located at:
HTML
PDF