

Organic Products at Home

INITIATIVE	
Name of the initiative	Organic Products at Home
Short description	The idea is to offer seasonal products at home in exchange for a fixed payment. In this way, different batches of products are offered according to the seasonal period. These products are the result of the family's own crops. They intend to sell the surplus to nearby cooperatives.
CRITERIA	
Economic and financial sustainability of the project <i>(Is the project ensuring a steady flow of funds and generating revenue for maintaining and continuing the organizations work?)</i>	<p>There are two possible sources of income and a reduction in family expenses.</p> <p>As income, we would identify: The sale of weekly baskets to customers. The sale of certain products to the local cooperative or to larger markets.</p> <p>As a reduction in family spending would be the self-consumption of what is cultivated. If you have a leased land and use the family house as a warehouse, the idea can start with reduced economic costs.</p>
Compatibility of the investment with the urban planning instruments and the time required for obtaining permits, concessions and opinions preparatory to its start-up <i>(Is the project coherent to its city urban planning and foresees the time required to have the necessary documents and concessions to implement it?)</i>	<p>Faced with the escalation of large estates where the quality of the product decreases due to the use of herbicides and chemicals as well as greenhouse agriculture, the proposed idea offers a solution of small farmers focused on the regional seasonal product. They propose an ecological business idea, with the minimum use of chemical products and sale to the small consumer. His idea aims to bring products from the field to the table in less than three or four days.</p>
Consistency under the strategic profile <i>(Clarity in the identification of stakeholders and beneficiaries, of the territory, of the need that you want to contribute to satisfying, of the</i>	<p>Being managed as a farm, the surplus of unused products for the sustainability of the place can be transported to cooperatives and nearby markets for sale, giving the idea an extra return.</p>

<p>change that you do wants to generate)</p>	<p>Small consumers from adjacent localities.</p> <p>Local markets.</p> <p>Local cooperatives.</p>
<p>Sustainability and coherence under the organizational profile</p> <p>(Details of the key resources as competences, organizational model, permits and / or necessary permissions)</p>	<p>The most common model in Spain for this type of business is the limited society.</p> <p>We will shell, according to what appears in the law, each of the characteristics of the SL or limited liability company.</p> <p>Minimum capital: Minimum 3,000 euros.</p> <p>Liability: Limited to the capital contributed.</p> <p>Number of partners: Minimum 1, in which case it would be a sole proprietorship. There is no longer, a maximum number of partners.</p> <p>Capital disbursement: It must be fully disbursed at the time of incorporation.</p> <p>Shares of capital: Divided into nominative, indivisible and cumulative shares.</p> <p>Contributions: They must be susceptible to economic valuation, money or goods, not work or services.</p> <p>Exit Partners: Pre-emptive subscription right against third parties. It may be exercised by the rest of the partners by formalizing the transmission in a public document.</p> <p>Taxation and Obligations: Corporate tax, VAT and other taxes and taxes in force. Submit annual accounts.</p> <p>Governing Bodies: General Meeting of Members formed by natural or legal persons. Administrators may be unique, joint and several or joint.</p> <p>Denomination: It cannot be called like any other existing company, and in the name must appear SRL or SL.</p> <p>The necessary procedures to open an SL are: There are four key requirements to form a Limited Company:</p> <p>Negative Certificate of Company Name: this certificate is a confirmation of reservation of the denomination that is desired. You must specify that the denomination is available for use in a new</p>

	<p>company. It is requested in the Central Mercantile Registry.</p> <p>Share Capital: €3,000 must be available as the minimum share capital to create an SL. It can be totally in cash or include a contribution with real estate, furniture or any other economically assessable asset or right of a non-monetary nature.</p> <p>Open a bank account: with the share capital, the partners must open an account in any bank, for which a document may be requested that proves that the Limited Company is being formed. Most often, they are asked for the Negative Certification of Company Name or the provisional CIF. When granting the deed of incorporation of the SL, the certificate of deposit corresponding to the contribution in money must be provided, which must be issued by the bank where the procedure was carried out.</p> <p>Have DNI or NIE: the members of the SL and the administrator (s) must have a DNI or NIE number. If it is a legal entity, they must have the NIF.</p>
<p>Coherence under the economic-financial profile</p> <p><i>(Internal and external financial resources needed. Cost items, revenue items, the trend of costs and revenues)</i></p>	<p>This is a viable project with immediacy because the idea comes from a couple who were applying this methodology but have now decided to apply it as the main source of income.</p> <p>Gross turnover of last year, 2021: €37,472.30/year, What they are per month: € 3,122.70 / month.</p> <ul style="list-style-type: none"> - 60€ S.S. employee 1 contributes less the first 2 years to be a woman in a town with less than 5000 inhabitants. - € 222 S.S. employee 2, in the primary sector the base contribution is lower than that of other self-employed. - € 600 approx. of various expenses such as schools, manure, tools, wages, etc. - € 270 monthly instalment of the loan of the van. - 250€ mileage vans (1000 km/month to 0,25€/km).

	<p>= 1.720,70€ net income per month, divided by two....= 860,35€ net salary per head.</p> <p>If you have your own house and leased field, the project is viable in a village of less than 5000 inhabitants. In the present case, less than an hour's drive from the most important autonomous urban centre in the area</p>
<p>Scalability of the project idea in time and space</p> <p><i>(Economic sustainability and prospects for continuity and development of the project idea, clarity in the definition of solutions for the procurement of resources and continuation of activities)</i></p>	<p>The idea is viable, it is acted correctly with the local population and they are offered a competitive product. In rural areas, products grown on the land itself are usually appreciated and sometimes, today has reduced the cultivation of self-consumption. It is important to be aware of local market trends and cooperatives and clarify whether you can subscribe to collaborate with them. In addition, it is necessary to make a study of those crops available in the region and which can be imported without a higher associated cost.</p>
<p>Flexibility and dynamism of the entrepreneur</p> <p><i>(Capacity of the potential entrepreneur needed to adapt to changes in the market and socio-territorial conditions)</i></p>	<p>Correct use of the digital environment, as well as design capabilities of communication.</p> <p>Local language.</p> <p>Ability to lead the project.</p> <p>Driving licence and own or rented vehicle Availability of orchard or plot to cultivate and small warehouse.</p> <p>Knowledge and materials of cultivation.</p>
<p>Feasibility and expected effectiveness</p> <p><i>(key factors that reinforce business feasibility, in relationship with the constraints and criticalities of the intervention sector, capacity of the project to achieve the stated objectives)</i></p>	<p>To find out if a particular project will be positive for the organization, the first step is to make a revenue projection. This is nothing more than identifying the spending required if it is actually executed.</p> <p>In this sense, it is necessary to carry out an in-depth study of the market in which it operates, in addition to projections of varied scenarios, with up to 50% of the capacity to generate returns and the growth in</p>

revenue itself.

After verifying whether a given project can generate revenue, it is time to verify what investments will be needed to make it feasible. After all, to carry out any type of new activity within a company, it is necessary to bear expenses related to labour, purchase of equipment, technological tools, among other costs.

It is worth emphasizing that, at this time, it is also important to take reinvestment into account, as both the structure of the company, the market, and the project itself tend to change over time.

The third step of the economic feasibility project is to study the cash flow, which consists of the daily inflows and outflows of money within the business. Therefore, it is a fundamental instrument to carry out financial management.

In this context, it is necessary to analyse not only whether the revenues cover expenses in general, but to make a future projection in relation to the investments that will be made.

However, we must not forget that it is easier to succeed in a market that has numerous potential customers than one with a relatively small number. Entrepreneurs may develop a new technology that from their point of view is an amazing innovation, but they later find out that few potential customers share their view. It is important that a previous and exhaustive study of the tourism opportunities of the area and as far as it can be embraced. If this is not done, they may run the risk of settling in a deserted area of new customers.

It is necessary to carry out a consensual educational curriculum to teach skills and contents according to the age of the students.