

|    | A   | B  | C   | D   |
|----|---|--|---|---|
| 1  |   | <b>North Pulaski Farms<br/>Risk Assessment</b>   |   |   |
| 2  | The purpose of this RA is to identify risks associated with growing and selling vegetables and possible mitigation steps to manage the risks.   | The risks are categorized by the severity of the risk and the likelihood of the event happening.   | Version 5, 12/01/2014   |   |
| 3  |   | The likelihood is rated as either "Low", "Medium" or "High".   |   |   |
| 4  | A "Low" is when an event's chances of happening is rare. Example is a Tornado demolishing the farm.   | A "Medium" is used when the chances of happening is moderate. Example is a power outage that could affect the monitoring system.   | A "High" is used when the chances are very likely. Example: Whitefly infestation of tomatoes.   |   |
| 5  |   | The severity is rated with either Minimal, Moderate and Severe   |   |   |
| 6  | A "Min" is used when the negative would only minimally affect the farm or a particular crop. Example is a power outage that would require a trip to the farm, but is not likely to hurt the crop. | A "Mod" is used when the negative would moderately affect the farm or a particular crop. Example would be an infestation of Whiteflies in the tomato crop. It would decrease the yields, but not affect all the other crops. | A "Sev" is used when the negative would have catastrophic consequences to the farm or many crops. Example would be a tornado that demolishes the entire farm. |   |
| 7  | <b>Risk</b>   | <b>Likelihood</b>  | <b>Severity</b>   | <b>Mitigation Strategy</b>  |
| 8  | Tornado   | Low  | Sev   | Have adequate insurance to protect the farm and crop.   |
| 9  | Hale Damage   | Low  | Sev   | Have adequate insurance to protect the farm and crop.   |
| 10 | Frost/Freeze Damage   | Med  | Mod   | Utilize green houses and row covers combined with conservative planting dates   |
| 11 | Drought   | Med  | Sev   | Consider bringing in city water as a backup   |
| 12 | Vandalism/Theft   | Low  | Mod   | Utilize a security and monitoring system that is very obvious to any intruders  |
| 13 | Crop/Field contamination  | Med  | Sev   | Construct buffer zones to prevent runoff from surrounding farms, train HR on safe handling processes and provide cleaning areas for all entry points to facilitate de-contamination prior to entry. |
| 14 | Temperature Damage  | High   | Sev   | Install monitoring that will notify multiple responsible contacts when the temp approaches a specific number. The parties will then execute ventilation plan.                                       |
| 15 | Wind Damage   | Med  | Mod   | Install monitoring system that will notify multiple responsible contacts when the wind exceeds a particular number. The parties will then execute ventilation plan.                                 |
| 16 | Blossom End Rot   | Med  | Sev   | Ensure adequate irrigation and fertilization.   |
| 17 | Whiteflies  | High   | Mod   | Vacuum, set traps for flies and utilize an organic pesticide.   |
| 18 | Aphids  | High   | Min   | Vacuum, use an organic pesticide  |

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|----|--|-------------------|-----------------|--|
| 7  | <b>Risk</b>  | <b>Likelihood</b> | <b>Severity</b> | <b>Mitigation Strategy</b>   |
| 19 | Japanese Beatle  | Med               | Mod             | Vacuum, construct barriers to the green house and use an organic pesticide   |
| 20 | Nation Wide Contamination                              | Low               | Sev             | Have adequate backup resources and re-plant what can be planted  |
| 21 | Fungus   | Med               | Mod             | Utilize green house reduce moisture on the crop and use an organic fungicide (copper based)  |
| 22 | Power Outage   | Med               | min             | Utilize a battery backup system that will notify responsible contacts.   |
| 23 | General Insect Infestation                             | High              | Mod             | Vacuum, Build an insectory to attract good insects. Build traps for bad insects.   |
| 24 | General Disease Infestation                            | High              | Mod             | Ensure healthy plants and consider varieties of plants that are disease resistant.   |
| 25 | Low Quality Product                                    | Med               | Mod             | Actively monitor and test all aspects of the cultivar. Adjust as needed to ensure a better quality product. Have a detailed plan for each variety of plant with measurable milestones defined. |
| 26 | Low Product Sales                                      | Med               | Mod             | Utilize broad distribution methods as well as online and local marketing.  |
| 27 | Thrips   | Med               | Mod             | Vacuum, build an insectory to attract good insects. Build traps for bad insects.   |
| 28 | Pond Not Holding Water                                 | High              | Sev             | Build pond with a very strong poly liner.  |
| 29 | Fusarium Wilt  | Med               | Mod             | Look for F resistant seeds or use pine bark mulch to help kill the soil born fungus  |
| 30 | Verticillium Wilt                                      | Med               | Mod             | Look for V resistant seeds   |
| 31 | Beatles  | Med               | Mod             | Vacuum, consider organic pesticide   |
| 32 | Chronic Soil Born Disease                              | Low               | Sev             | Consider soil sterilization techniques, steaming, Create anaerobic reaction to disinfect with mustard, maple or rice.  |
| 33 | Liability Insurance Requirements                       | Low               | Mod             | Evaluate possible insurance requirements to participate in market channel.   |
| 34 | Produce Distributors Going Out of Business             | Low               | mod             | Include financial stability as criteria during selection, have multiple sources  |
| 35 | Organic Premium not accepted by Market                 | Med               | Mod             | Don't use current premiums being paid as your baseline, Leverage Organic as marketing strategy designed to sell larger volumes and establish market share.                                     |
| 36 | Farm Consumes Family Life                              | High              | Sev             | Ensure buy in from the family and make time for the family.  |
| 37 | Single Growing System producing all the revenue fails. | Low               | Sev             | Diversify growing systems to spread risk.  |
| 38 | Competition from Non-Profits                           | High              | Mod             | Work with organizations on pricing,  |
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