

By Poppy Davis Updated on 2/25/17

Only Enter in YELLOW cells!!!!!!

ONLY enter in yellow cells!!

Formula = Subtotal

Formula = bring a number from somewhere else in the spreadsheet

PROOF

If these are not zero there is a formula error.

I. Savings Account

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Opening Balance	10,500	500	600	700	800	900	1,000	1,100	1,200	1,300	1,400	1,500	
Contribution to Business Checking Account	(10,000)	100	100	100	100	100	100	100	100	100	100	100	
Ending Balance	500	600	700	800	900	1,000	1,100	1,200	1,300	1,400	1,500	1,600	

II. Business Checking Account

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year's Total
Beginning Cash in Ckg	10,000	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	
Operating Income	-	-	900	2,800	2,700	6,400	8,800	10,600	11,200	11,200	9,200	4,700	68,500
Operating Expenditures	(9,905)	(3,405)	(4,225)	(3,975)	(4,075)	(5,385)	(4,225)	(5,535)	(4,525)	(4,225)	(3,935)	(3,590)	(57,005)
Net Cash Flow From Operations	(9,905)	(3,405)	(3,325)	(1,175)	(1,375)	1,015	4,575	5,065	6,675	6,975	5,265	1,110	11,495
Cash From Borrowing	15,000	-	4,000	14,500	3,500	1,000	-	-	-	-	-	-	38,000
Subtotal - Cash Available	15,095	3,415	2,490	14,215	3,240	3,155	5,630	6,095	7,670	8,045	8,210	7,220	
Non-Operational Uses of Cash	(8,275)	(1,600)	(1,600)	(13,100)	(2,100)	(2,100)	(4,600)	(5,100)	(6,600)	(5,100)	(2,100)	(2,100)	(54,375)
Ending balance	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	5,120	

NOTE CHANGE IN ENDING/BEGINNING BALANCE (3,280)

III. Non-Operational Sources of Cash (Borrowing)

Secured Loans (Mortgage or Equipment)	15,000			10,000									25,000
Operating Loans (Personal or other)			4,000	4,500	3,500	1,000							13,000
Subtotal	15,000	-	4,000	14,500	3,500	1,000	-	-	-	-	-	-	38,000

IV. Non-Operational Uses of Cash

Draw - partner #1	1,000	1,000	1,000	1,500	1,500	1,500	1,500	1,500	1,000	1,000	1,000	1,000	14,500
Draw - partner #2									500	500	500	500	2,000
Total Draws	1,000	1,000	1,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	16,500
Asset Purchase	7,275	-	-	11,000	-	-	-	-	-	-	-	-	18,275
Contribution to Savings		100	100	100	100	100	100	100	100	100	100	100	1,100
Fixed Loan Payment		500	500	500	500	500	500	500	500	500	500	500	5,500
Other Loan Payments							2,500	3,000	4,500	3,000			13,000
Total Non-Operational Use of Cash	8,275	1,600	1,600	13,100	2,100	2,100	4,600	5,100	6,600	5,100	2,100	2,100	54,375

NOTE TOTAL DRAWS DO NOT EXCEED TOTAL CASH AVAILABLE

V. Operating Income

Ukiah Farmer's Market			500	1,000	1,000	1,800	2,400	3,200	3,400	3,400	3,000	1,500	21,200
Willits Farmer's Market			400	600	400	800	1,600	1,600	2,000	2,000	2,000	1,000	12,400
Santa Rosa Farmer's Market				1,000	1,000	3,000	4,000	5,000	5,000	5,000	4,000	2,000	30,000
Restaurant				200	300	800	800	800	800	800	200	200	4,900
Subtotal	-	-	900	2,800	2,700	6,400	8,800	10,600	11,200	11,200	9,200	4,700	68,500

VI. Operating Expenditures

Farming													
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Contributions from Savings Explained

Opening balance is the balance in your savings account.

Step 1: Decide how much you want to contribute by putting that number in brackets below in “contribution to business checking account”. This will automatically subtract to get the total amount of money left in your savings account.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Tot
I. Savings Account													
Opening Balance	10,500	500	600	700	800	900	1,000	1,100	1,200	1,300	1,400	1,500	
Contribution to Business Checking Account	(10,000)	100	100	100	100	100	100	100	100	100	100	100	
Ending Balance	500	600	700	800	900	1,000	1,100	1,200	1,300	1,400	1,500	1,600	

Step 2: Enter amount of contribution from savings in “Beginning Cash in Checking”

II. Business Checking Account	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Beginning Cash in Ckg	10,000	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	
Operating Income			800	2,800	2,700	6,400	8,800	10,600	11,200	11,200	8,200	4,700	

Checking Explained

The 'Checking' tab is the master list and the center of the operation. This is where all expenditures are automatically populated.

Manually enter your 'Beginning Cash in Checking.'
Don't touch anything else!

II. Business Checking Account	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year's Total
Beginning Cash in Ckg	10,000	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	
Operating Income	-	-	900	2,800	2,700	6,400	8,800	10,600	11,200	11,200	9,200	4,700	68,500
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Net Cash Flow From Operations	(9,905)	(3,405)	(3,325)	(1,175)	(1,375)	1,015	4,575	5,065	6,675	6,975	5,265	1,110	11,495
Cash From Borrowing	15,000	-	4,000	14,500	3,500	1,000	-	-	-	-	-	-	38,000
Subtotal - Cash Available	15,095	3,415	2,490	14,215	3,240	3,155	5,630	6,095	7,670	8,045	8,210	7,220	
Non-Operational Uses of Cash	(8,275)	(1,600)	(1,600)	(13,100)	(2,100)	(2,100)	(4,600)	(5,100)	(6,600)	(5,100)	(2,100)	(2,100)	(54,375)
Ending balance	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	5,120	

Non-Operational Sources of Cash (Borrowing)

- Representation of all loans made.
- This includes loans from family members and friends as well as formal institutions.
- You may need to separate operating loans and capital loans.

III. Non-Operational Sources of Cash (Borrowing)					
Secured Loans (Mortgage or Equipment)	15,000			10,000	
Operating Loans (Personal or other)			4,000	4,500	3,500
Subtotal	15,000	-	4,000	14,500	3,500

Non-Operational Uses of Cash (Draws & Debt Repayment)

- **Draw**: Money the owner takes out for living expenses. This is when you find out if you will make enough money to survive.
- **Other Necessary Personal Expenses**: The same as draw.
- **Contributions to Savings**: This is where you pay yourself back for your contribution from savings (1st tab)
- **FSA Loans Repayment**: This is where you pay back the FSA for your operating loan usually at the end of the season when you have money.
- **Other Loan Payments**: Do not forget about your friends and family who you borrowed from, you may need to lean on them again.

IV. Non-Operational Uses of Cash													
Draw _ partner #1	1,000	1,000	1,000	1,500	1,500	1,500	1,500	1,500	1,000	1,000	1,000	1,000	14,500
Draw - partner #2									500	500	500	500	2,000
Total Draws	1,000	1,000	1,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	16,500
Asset Purchase	7,275	-	-	11,000	-	-	-	-	-	-	-	-	18,275
Contribution to Savings		100	100	100	100	100	100	100	100	100	100	100	1,100
Fixed Loan Payment		500	500	500	500	500	500	500	500	500	500	500	5,500
Other Loan Payments							2,500	3,000	4,500	3,000			13,000
Total Non-Operational Use of Cash	8,275	1,600	1,600	13,100	2,100	2,100	4,600	5,100	6,600	5,100	2,100	2,100	54,375

Operating Income

Sales of goods produced by the farm. You can list farmers markets, wholesale accounts or any other source of income. Remember that you are doing the total for the month so you may need a separate list to add up individual projected sales. **Remember this is projected sales so be conservative with your expectations.**

II. Business Checking Account	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year's Total
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Operating Income	-	-	900	2,800	2,700	6,400	8,800	10,600	11,200	11,200	9,200	4,700	68,500
Operating Expenditures	(9,905)	(3,405)	(4,225)	(3,975)	(4,075)	(5,385)	(4,225)	(5,535)	(4,525)	(4,225)	(3,935)	(3,590)	(57,005)
Net Cash Flow From Operations	(9,905)	(3,405)	(3,325)	(1,175)	(1,375)	1,015	4,575	5,065	6,675	6,975	5,265	1,110	11,495
Cash From Borrowing	15,000	-	4,000	14,500	3,500	1,000	-	-	-	-	-	-	38,000
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Non-Operational Uses of Cash	(8,275)	(1,600)	(1,600)	(13,100)	(2,100)	(2,100)	(4,600)	(5,100)	(6,600)	(5,100)	(2,100)	(2,100)	(54,375)
Ending balance	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	5,120	



Operating Expenditures

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Operating Income	-	-	900	2,800	2,700	6,400	8,800	10,600	11,200	11,200	9,200	4,700	68,500
Operating Expenditures	(9,905)	(3,405)	(4,225)	(3,975)	(4,075)	(5,385)	(4,225)	(5,535)	(4,525)	(4,225)	(3,935)	(3,590)	(57,005)
Net Cash Flow From Operations	(9,905)	(3,405)	(3,325)	(1,175)	(1,375)	1,015	4,575	5,065	6,675	6,975	5,265	1,110	11,495
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Ending balance	6,820	1,815	890	1,115	1,140	1,055	1,030	995	1,070	2,945	6,110	5,120	

Operating Expenditures

VI. Operating Expenditures													
Farming													
Labor, on farm (1 person @\$10/hr)	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	26,400
Labor, at market (1 person @\$10/hr)					600	600	600	600	600	600	600		4,200
Payroll Tax & Ins (Estimated at 20%)	440	440	440	440	560	560	560	560	560	560	560	440	6,120
Rent (3 acres @ \$350 per acre)	1,050												1,050
Utilities	85	85	85	85	85	85	85	85	85	85	85	85	1,020
Gasoline/Diesel Fuels	140	140	200	250	250	200	200	225	225	200	140	140	2,310
Auto Maintenance/repairs	50			50		100		50	50		50		350
Tractor Maintenance		200						200					400
Soil Tests	350												350
Seed	4,000							500					4,500
Amendments	550		735	450		835		735					3,305
Marketing													
Organic Certification	800												800
Plastic Shopping Bags		200		200			200			200			800
Farmers Market Fees				160	240	240	240	240	240	240	160	160	1,920
Administration													
Bookkeeping	200	100	100	100	100	100	100	100	100	100	100	100	1,300
Office Expense	40	40	40	40	40	40	40	40	40	40	40	40	480
Liability Insurance			225			225			225			225	900
Auto Insurance			200			200			200			200	800
Total Operating Expense	9,905	3,405	4,225	3,975	4,075	5,385	4,225	5,535	4,525	4,225	3,935	3,590	57,005