



**Simply Fresh Farm
Budget Cash Flow Spreadsheet for Year 2014**

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annually	% of Sales
FARM INCOME														
CSA	10,200	10,200	10,200	5,100	5,100	1,500	-	-	-	6,300	6,300	6,300	61,200	
Farmers Market						14,400	14,400	14,400	14,400	7,200			64,800	
Fruit sales	-	-	-	-	-	2,400	2,400		2,400	1,200			8,400	
Government Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Income(TI) or Total Sales	10,200	10,200	10,200	5,100	5,100	18,300	16,800	14,400	16,800	14,700	6,300	6,300	134,400	100%
Cost of Goods Sold (COGS) or Variable Costs														
Total Labor	-	-	-	6,720	6,720	9,408	9,408	9,408	9,408	8,064	3,200	-	62,336	
Purchases For Resale				500							3,240		3,740	
Seed	-	-	3,600	3,600	-	-	-	-	-	-	350	-	7,550	
Fuel	-	-	438	438	438	438	438	438	438	438	-	-	3,500	
Total Crop	-	-	4,038	4,538	438	438	438	438	438	438	3,590	-	14,790	
Transportation						660	660	660	660	330			2,970	
Total Farmers Market						660	660	660	660	330			2,970	
COGS or Total Variable Costs (VC)	-	-	4,038	11,258	7,158	10,506	10,506	10,506	10,506	8,832	6,790	-	80,096	60%
GROSS MARGIN (TI-VC)	10,200	10,200	6,163	(6,158)	(2,058)	7,795	6,295	3,895	6,295	5,869	(490)	6,300	54,304	
GROSS MARGIN %	100%	100%	60%	-121%	-40%	43%	37%	27%	37%	40%	-8%	100%	40%	40%

	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL	Per Share	Per Acre
Overhead - Fixed Expenses															
Vendor Fees			2,775										2,775		
Insurance		1,800											1,800		
Repairs		-	2,000				2,080						4,080		
Utilities													-		
Marketing	200					70	70	70	70	70			550		
Total Fixed Costs (FC) or Overhead	1,193	1,832	4,805	29	28	96	2,175	94	92	91	20	18	10,472	8%	
NET MARGIN (TI-VC-FC)	9,007	8,368	1,357	(6,186)	(2,085)	7,698	4,120	3,801	6,202	5,778	(510)	6,282	43,832		
NET MARGIN %	88.3%	82.0%	13.3%	-121.3%	-40.9%	42.1%	24.5%	26.4%	36.9%	39.3%	-8.1%	99.7%	32.6%	33%	
Monthly Cash Flow	5,695	4,766	(2,246)	(9,861)	(5,761)	4,021	441	121	2,521	2,095	(4,193)	2,597	197		
Beginning Cash/Checking Balance	21,500	27,195	31,961	29,715	19,854	14,094	18,115	18,556	18,677	21,199	23,294	19,101			
Ending Cash/Checking Balance	27,195	31,961	29,715	19,854	14,094	18,115	18,556	18,677	21,199	23,294	19,101	21,697			