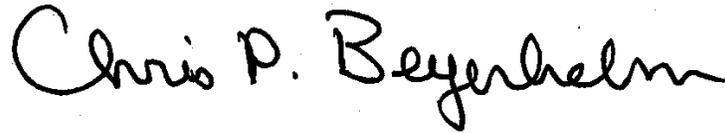


**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

<b>General Program Administration 1-FLP (Revision 1)</b>	<b>Amendment 101</b>
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**Approved by:** Deputy Administrator, Farm Loan Programs



**Amendment Transmittal**

**A Reasons for Amendment**

Subparagraphs 4 D and E have been amended to update FLP contacts.

Exhibit 15 has been amended as follows:

- subparagraph B 4 has been amended to provide instructions for the “Report Packages” enhancement
- subparagraph F 4 has been added to provide instructions for the “Enterprise Analysis” enhancement.

<b>Page Control Chart</b>		
<b>TC</b>	<b>Text</b>	<b>Exhibit</b>
	1-9 through 1-12	15, pages 3, 4 pages 34.5-34.10 pages 34.10.5-34.10.14 (add) pages 35, 36 pages 36.5, 36.6 pages 66.15, 66.16 pages 66.17-66.22 (add) pages 67-72



4 FLP Organizational Structure (Continued)

D PDEED Contacts

The following provides names, address, and telephone and FAX numbers for PDEED.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP PDEED STOP 0521 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521	USDA FSA DAFLP PDEED ROOM 3622 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

PDEED FAX Number 202-690-3573		
Name	Title	Phone Number
Courtney Dixon	Director	202-720-1360
William Cobb	Deputy Director	202-720-1059
Thomas Dobbin	Chief Appraiser	208-378-5671
Linda Baldwin	Document Control Technician	202-720-5489
Lorraine Campbell	Senior Writer/Editor	202-690-2850
Niki Chavez	Senior Loan Officer	202-690-6129
Gene Christie	Senior Loan Officer	202-690-2517
*--Robert Fleming	Lead Review Appraiser-Southeast	803-435-2201, Ex. 103
Pixie Greer	Senior Loan Officer	202-720-1652
Jennifer Haley	Program Analyst	202-720-9898
Donald Howard	Lead Review Appraiser-West	503-692-1973, Ex. 238
Mike Ittel	Lead Review Appraiser-Midwest	320-251-7800, Ext. 117
Teresa Martin	Program Analyst	202-690-0431
Dirk Nysveen	Senior Loan Officer	701-893-2239
Sheila Oellrich	Program Analyst	202-720-2990
Marquita Peoples	Program Analyst	202-720-8320
Chris Tarr	Lead Review Appraiser-Northeast	315-568-6124, Ext. 104--*

4 FLP Organizational Structure (Continued)

E LSPMD Contacts

The following provides names, address, and telephone and FAX numbers for LSPMD.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP LSPMD STOP 0523 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523	USDA FSA DAFLP LSPMD ROOM 3627 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

Office of the Director FAX Number 202-720-5804		
Name	Title	Phone Number
Michael R. Hinton	Director	202-720-1984
Craig Nehls	Deputy Director	202-720-1984
Michael Cumpton	Assistant to the Director	202-690-4014
Vera Harris	Division Secretary	202-720-1984
Brenda McNeill	Program and Management Assistant	202-720-4572
Direct Loan Servicing Branch FAX Number 202-720-5804		
Bruce Mair	Branch Chief	202-720-1645
Jacqueline King	Program Analyst	202-720-2820
Jenny Breece	Senior Loan Officer	202-690-4011
Rebecca Deaton	Senior Loan Officer	202-690-2854
Richard Cardona-Diaz	Senior Loan Officer	202-720-0078
Mary Durkin	Senior Loan Officer	202-720-1658
Sharilyn Hashimoto	Senior Loan Officer	202-720-2743
Jonathan (Lee) Nault	Senior Loan Officer	202-720-6834
Rick Stewart	*--Senior Loan Officer--*	202-720-1654
Gary Wheeler	Senior Loan Officer	202-690-4021
Tamara Wilson	Senior Loan Officer	202-690-4012

4 FLP Organizational Structure (Continued)

E LSPMD Contacts (Continued)

Guaranteed Loan Servicing and Inventory Property Management Branch FAX Number 202-720-5804		
Name	Title	Phone Number
Jeff King	Branch Chief	202-720-1651
Polly Anderson	Senior Loan Officer	202-720-2558
Patricia Elzinga	Senior Loan Officer	202-690-1729
Sharon Harris	Senior Loan Officer	202-401-0191
Marilyn Meese	Senior Loan Officer	202-690-4002
Theresa Null	Senior Loan Officer	202-720-7862
*--Cynthia Van Nostrand--*	Loan Officer	202-720-0900

5 FLOO Contacts

A FLOO Contact List

The following provides the address for FLOO.

For USPS delivery	For FedEx or UPS delivery
USDA FARM SERVICE AGENCY FARM LOAN OPERATIONS OFFICE BLDG 103 PO BOX 200003 SAINT LOUIS MO 63120-0003	USDA, Farm Service Agency Farm Loan Operations Office 4300 Goodfellow Blvd, Bldg 103, 2 <sup>nd</sup> Floor St. Louis, MO 63120-1703

The following provides names, titles, and telephone numbers for FLOO.

Name	Title	Phone Number
Main Line		314-679-6800
Mark McKinley	FLOO Chief	314-679-6810
Sharon Sachs	Accountant	314-679-6804

Subparagraphs B through D provide contact information for employees within the Program Reporting Group, Loan Servicing Group 1, and Loan Servicing Group 2.

## 5 FLOO Contacts (Continued)

**B Program Reporting Group**

The following provides names, titles, and telephone and FAX numbers for the Program Reporting Group.

<b>Program Reporting Group - ECM FAX Number 314-457-4478</b>		
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>
Karen Campbell	Group Chief	314-679-6861
Mariella Harstick	Accountant	314-679-6863
Wyvone Haymon	Accountant	314-679-6864
Katina Mims	Accountant	314-679-6833
Karen Johnisee	Financial Specialist	314-679-6865
Deborah Marcano	Financial Specialist	314-679-6866
Charles Spencer	Accountant	314-679-6868
Borrower Inquiry Line		800-428-9643

**C Loan Servicing Group 1**

The following provides names, titles, telephone and FAX numbers, and State assignments for Loan Servicing Group 1.

<b>Loan Servicing Group 1 - ECM FAX Number 314-457-4539</b>			
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>	<b>State Assignments</b>
Germaine Jones	Group Chief	314-679-6820	
Keith Davis	Accountant	314-679-6825	
***	***	***	
Paul Quante	Accountant	314-679-6836	
Marquettia Young	Accountant	314-679-6827	
Carrie Jackson	Lead Accounting Technician	314-679-6830	All States
Jeanette Broeckling	Accounting Technician	314-679-6823	AR, AZ, LA, MS, NE
Yvonne Collins-Myers	Accounting Technician	314-679-6824	CT, FL, ID, KY, UT
Kathleen Farid	Accounting Technician	314-679-6826	DE, IN, ME, OR, WY
Mary Jordan	Accounting Technician	314-679-6831	CO, GA, IL, MA, MI
Lawrence Mullen	Accounting Technician	314-679-6834	IA, KS, MO, SC, WDC
Susan Pennock	Accounting Technician	314-679-6835	AL, CA, MD, MN, MT

**Farm Business Plan - FSA User Guide (Continued)**

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Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

\*--3 Footnotes and Comments

a Printing Footnotes and Comments (Continued)

**Option 2:** Using “Reports Setup”, CHECK (✓) the appropriate boxes under “Print Footnotes on:” and “Print Comments” to select the reports.

The screenshot displays the 'Reports Setup' interface. The top section, 'Print Footnotes on:', includes checkboxes for 'Balance Sheet Summary' (checked), 'Balance Sheet Trends', 'Annual Cash Flow', 'Income Statement', 'Borrowing Base', 'Covenant Tracking', 'Inc / Exp Trends' (checked), and 'Collateral Analysis'. Below this are dropdown menus for 'Balance Sheet Schedules' and 'Income / Expense Schedules', both set to 'None'. The 'Print e-Signatures on:' section has checkboxes for 'Balance Sheet' and 'Income / Expense'. A callout bubble points to these checkboxes with the text: 'CHECK (✓) each document that user wants to print with footnotes.'

The bottom section, 'Print Comments', is organized into four columns: 'General', 'Credit Action', 'Balance Sheet', and 'Inc / Exp'. The 'Balance Sheet' column has 'Summary' and 'Schedules' checked. The 'Inc / Exp' column has 'Summary' and 'Schedules' checked. A callout bubble points to the 'Print Comments' section with the text: 'CHECK (✓) each document that user wants to print with comments.'

Figure 11c, Using “Reports Setup”--\*

## Farm Business Plan - FSA User Guide (Continued)

### B Electronic File Maintenance, Reports, and Signatures (Continued)

#### 4 Reports and Forms – Signature and Filing Requirements

##### \*--a Report Packages

The **Report Package** feature in FBP provides users several options for packaging and printing reports, as follows.

- Accessing and printing report packages that have been created by the State Office.
- Creating Service Center Report Packages that will be available for all users within that location.
- Creating User Report Packages that will only be available to that user.
- Selecting multiple reports in an individual customer for printing.

##### 1 State Office Report Packages

Reports created by the State Office are available for all users in the State. Reports are located on the “**Print Reports**” tab and can be accessed under the “Available Reports” column by clicking the arrow next to “**Location Packages**”.

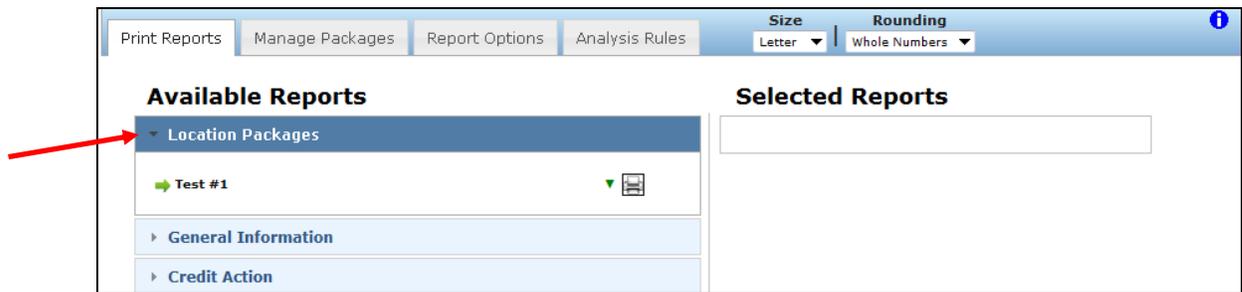


Figure 11d, Location Packages--\*

## Farm Business Plan - FSA User Guide (Continued)

### B Electronic File Maintenance, Reports, and Signatures (Continued)

#### 4 Reports and Forms – Signature and Filing Requirements (Continued)

##### \*--a Report Packages (Continued)

##### 1 State Office Report Packages (Continued)

CLICK “**Up Arrow**” next to the “Printer” icon to hide the contents of the package and the arrow will be displayed as a down arrow. CLICK “**Down Arrow**” next to the “Printer” icon to view the contents of the package.

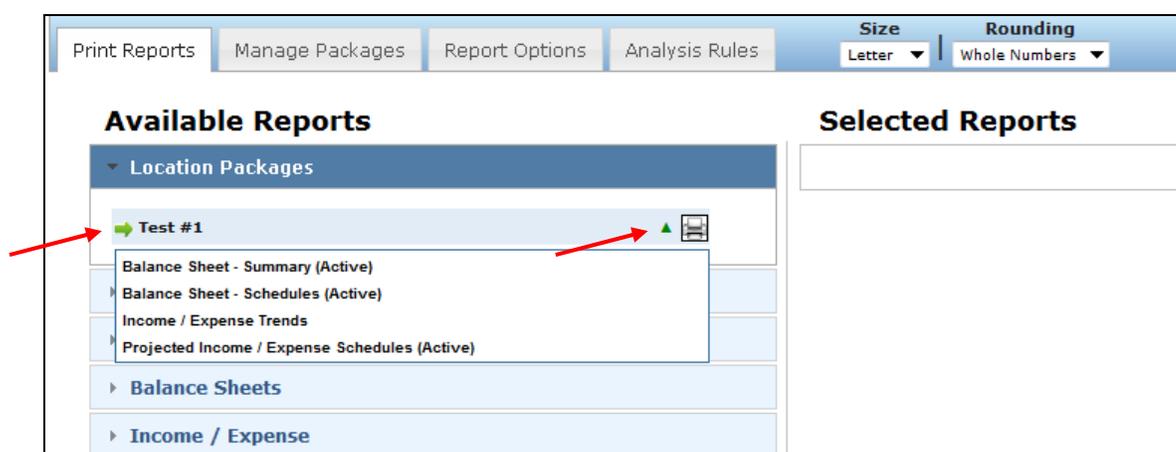


Figure 11e, View Package Reports

To print the report package, under “Location Packages”, next to the report title, CLICK “**Green Arrow**” to automatically move the report from the “**Available Reports**” column to the “**Selected Reports**” column. The “Green Arrow” will be displayed as a blue checkmark “✓” after the move to indicate the selection is no longer available.

**Note:** Only reports with a “Green Arrow” displayed can be moved to the “Selected Reports” column.--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--a Report Packages (Continued)

1 State Office Report Packages (Continued)

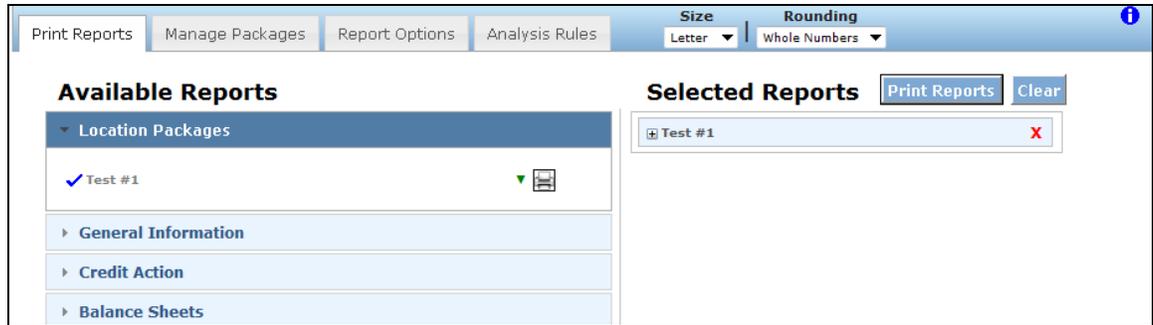


Figure 11f, Add to Selected Reports

Additional reports can be added to the “**Selected Reports**” column and printed at the same time. The following options are available in the “**Selected Reports**” column:

- click within the list to drag-and-drop a selection to rearrange the order of the reports
- CLICK “**X**” (red) to delete a selection from “**Selected Reports**” column and return the selection to the “**Available Reports**” column
- CLICK “**Print Reports**” to generate the selection in ReportViewer
- CLICK “**Clear**” to remove all reports from the column
- to the left of the report title, CLICK “**+**” to see the reports included within a package.

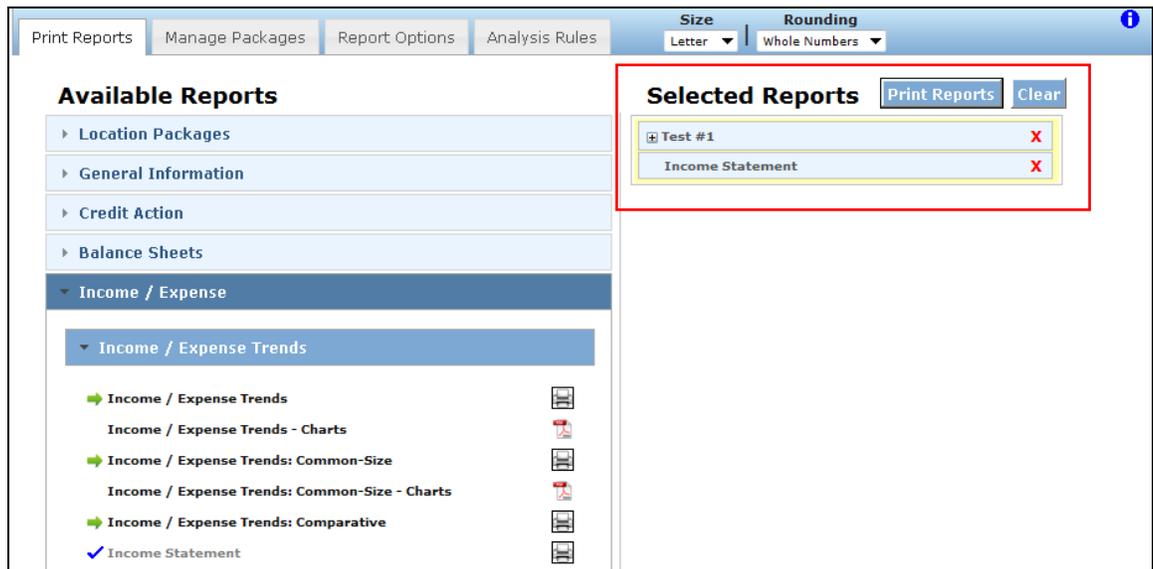


Figure 11g, Selected Reports Options--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--a Report Packages (Continued)

2 Service Center Report Packages

When created, Service Center Report Packages are available for all users at that location. To create a report, from the Locator, do the following:

- CLICK “Defaults”, “Report Setup”, “Manage Packages”

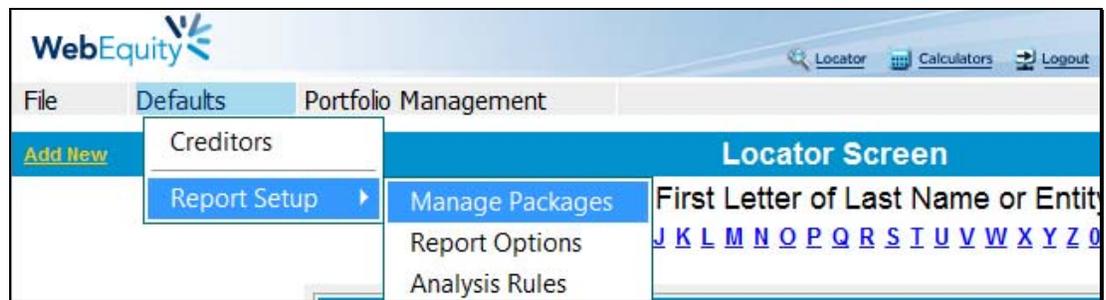


Figure 11h, Access Manage Packages

- CLICK “Manage Packages” tab
- CLICK “New”
- in the “Package Name” block, type the title for the new report package.



Figure 11i, Adding a New User Package--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--a Report Packages (Continued)

2 Service Center Report Packages (Continued)

A package can consist of 1 to 50 reports. To select the reports to include in a package:

- only reports with a green arrow can be moved to the “Selected Reports” column
- CLICK “**Green Arrow**” to automatically move the report from the “**Available Reports**” column to the “**Selected Reports**” column

**Note:** The “Green Arrow” will be displayed as a blue checkmark “✓” after the move to indicate the selection is no longer available.

- CLICK “**Save**” and the new report package will be displayed in the “**Report Package**” list
- CLICK “**Edit**” to change the package contents
- to remove a report from a package, CLICK “**X**” (red)
- CLICK “**Delete**” to remove the entire package.

**Note:** When selecting Balance Sheets and Income/Expense reports, options include:

- “Active” that references the last report accessed by the user
- “Most Recent” that references the last report created in the system.

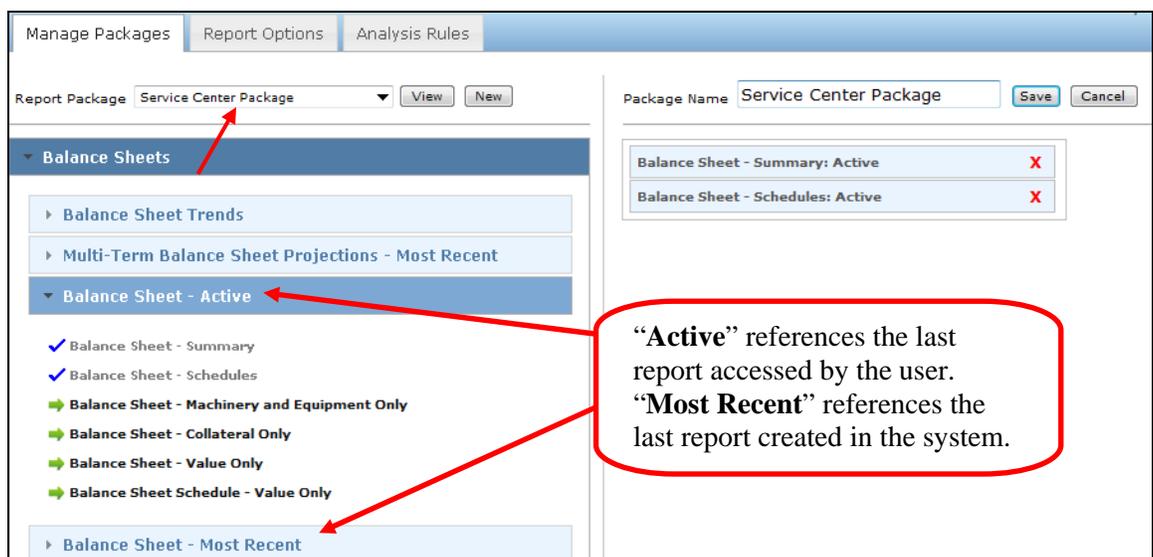


Figure 11j, Creating User Package--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--a Report Packages (Continued)

2 Service Center Report Packages (Continued)

After user clicks “Save” for the final time, the **Service Center Report Package** will be available on the “Print Reports” tab, under the “Available Reports” column, from the “**Location Packages**” list. Report can be printed by moving it to “**Selected Reports**” column.



Figure 11k1, Location Packages

3 User Report Package

A **User Report Package** is only available to the user that created the package. To create a report, select a customer record, then from the toolbar:

- CLICK “**Reports**”, “**Print Manager**”
- CLICK “**Manage Packages**” tab
- CLICK “**New**”
- in the “**Package Name**” block, type the title for the new report package.

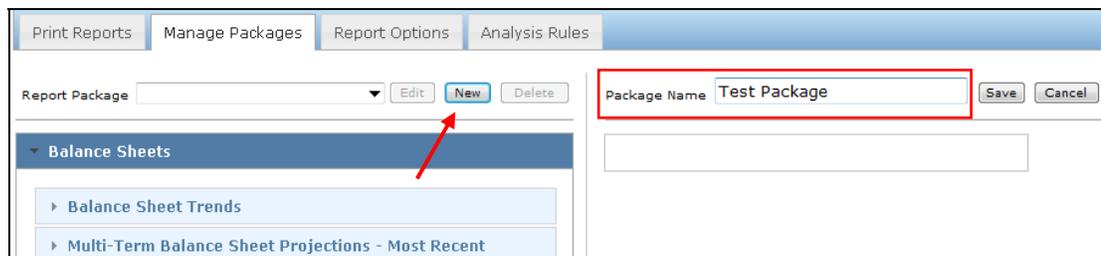


Figure 11k2, Adding a New User Package--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--a Report Packages (Continued)

3 User Report Package (Continued)

Select and add the individual reports to the package.

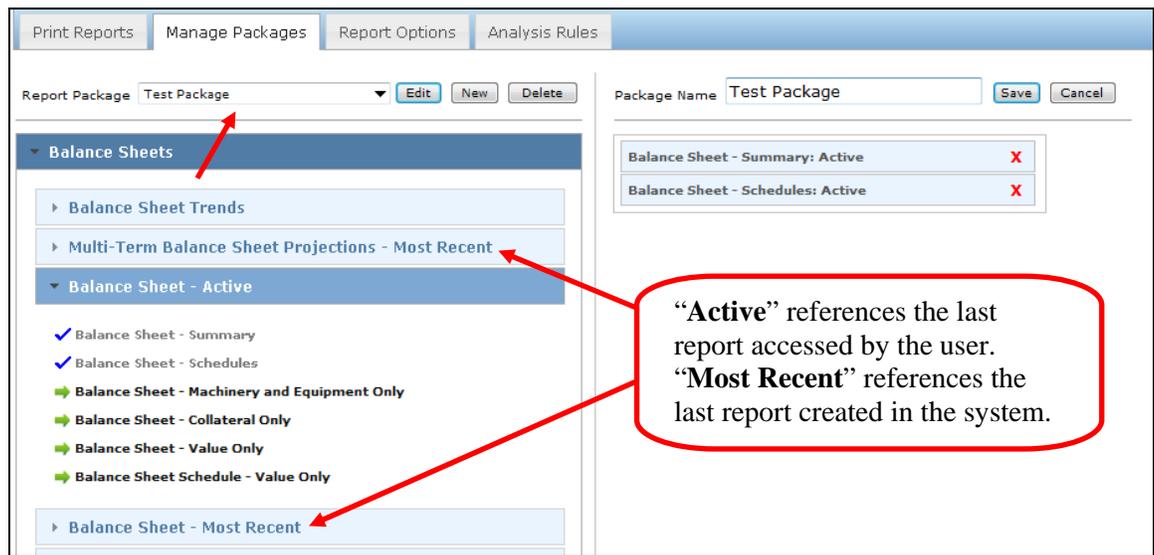


Figure 11k3, Creating User Package

After user clicks "Save" for the final time, the user report package will be displayed on the "Print Reports" tab, in the "Available Reports" column, under "User Packages". The report can be printed by moving it to the "Selected Reports" column.

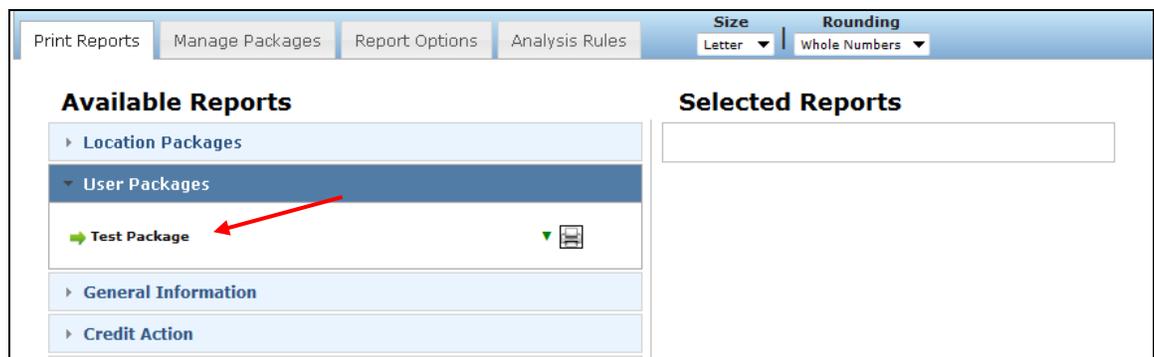


Figure 11k4, User Packages--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--a Report Packages (Continued)

4 Customer Multiple Report Selection

Users have the option of individually selecting multiple reports for printing at 1 time. To select the reports to print, CLICK “**Green Arrow**” to automatically move the report from the “**Available Reports**” column to the “**Selected Reports**” column.

**Note:** The “Green Arrow” will be displayed as a blue checkmark “✓” after the move to indicate the selection is no longer available.

CLICK “**Print Reports**” to generate the selection in ReportViewer.

**Note:** The reports selected will **not** be saved as a package. Users will need to reselect the reports needed for printing each time.

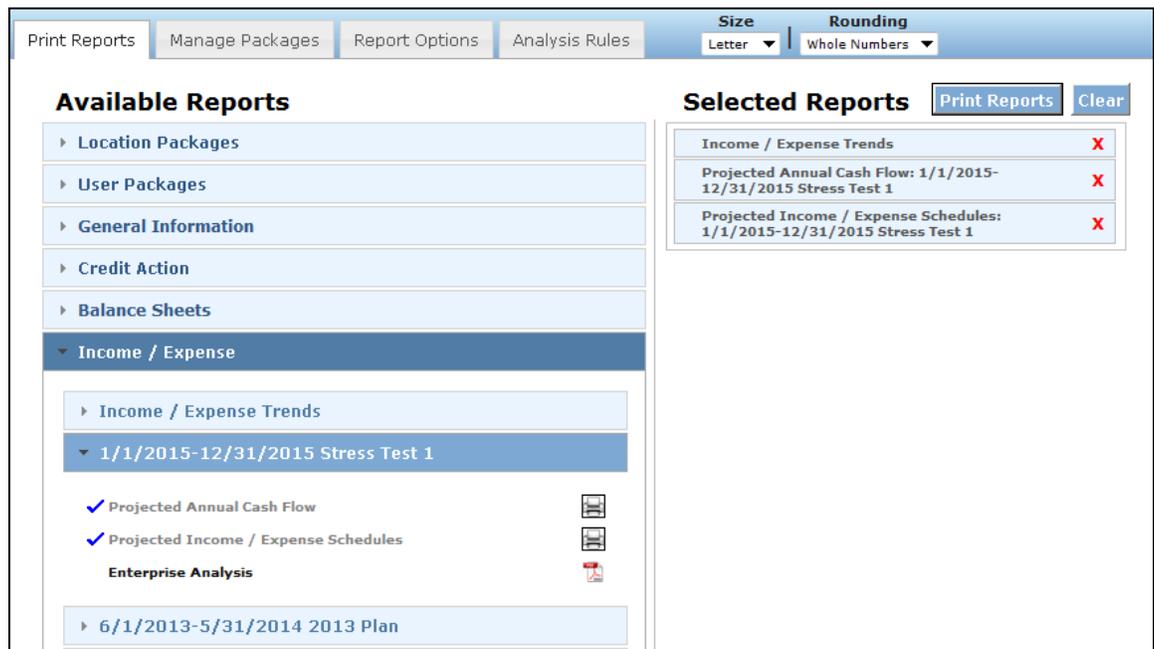


Figure 11k5, Customer Multiple Report Selection--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--b Generating and Printing Reports

To generate and print a report, CLICK “**Reports**” “**Print Manager**”. “**Print Manager**” may also be accessed from “**Bal. Sheet**” and “**Inc / Exp**” trends.



Figure 11k6

CLICK “**Print Reports**” tab and a list of all the available reports will be displayed. CLICK “**Drop-Down Arrow**” next to a report title to display the list of reports that are available to view and/or print. Reports are displayed with either “**Printer**” or “**PDF**” icon.

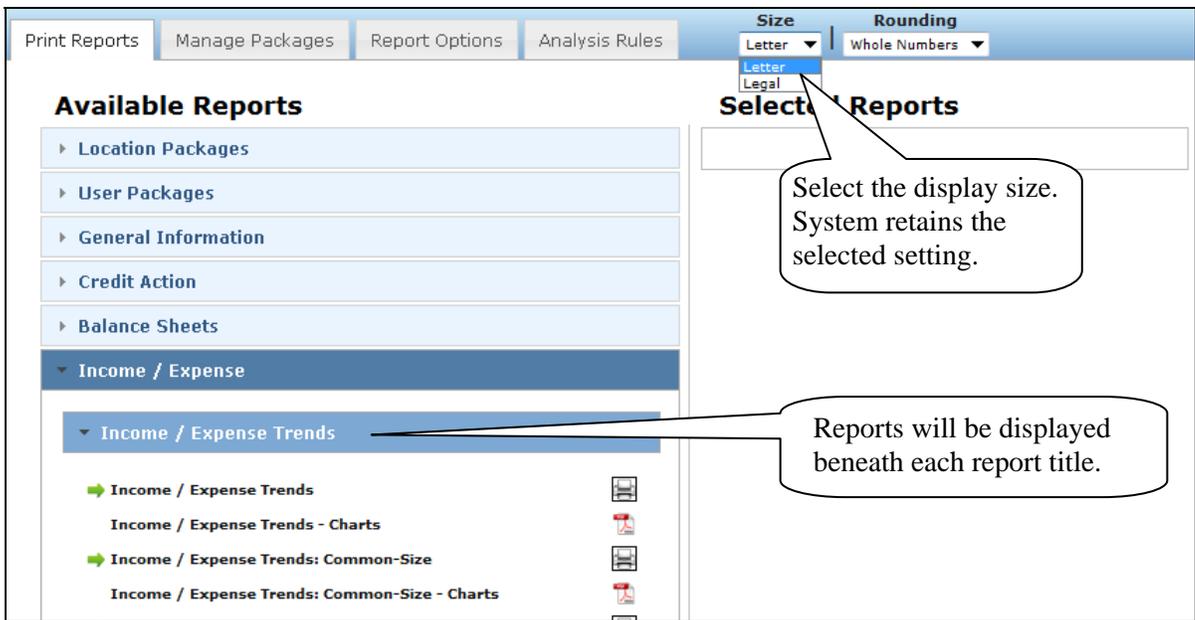


Figure 11k7, Available Reports Screen--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--b Generating and Printing Reports (Continued)

Some reports listed on the Available Reports Screen are only available in PDF format. CLICK “PDF” icon to open a report in PDF.

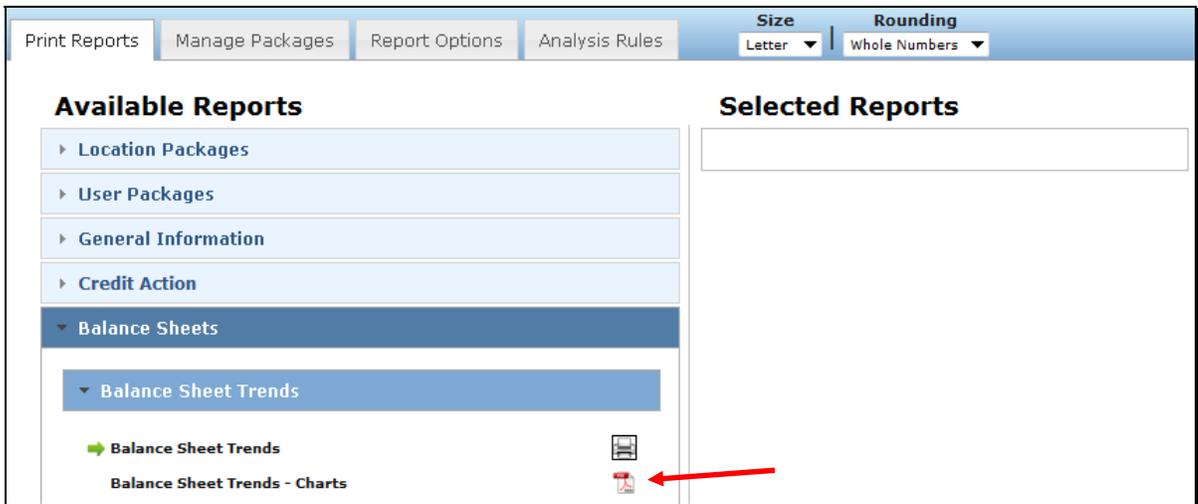


Figure 11k8, Select PDF

Depending on the browser, a “File Download” dialog box may be displayed that allows users to open, save, or cancel the download. CLICK “Open” to view and/or print the report or “Save” to rename the report and save to another location.

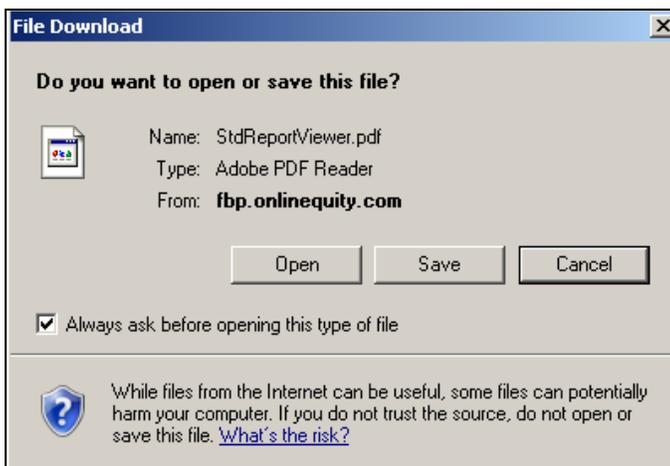


Figure 11k9, Open or Save Report--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--b Generating and Printing Reports (Continued)

CLICK “Printer” icon to print the report.

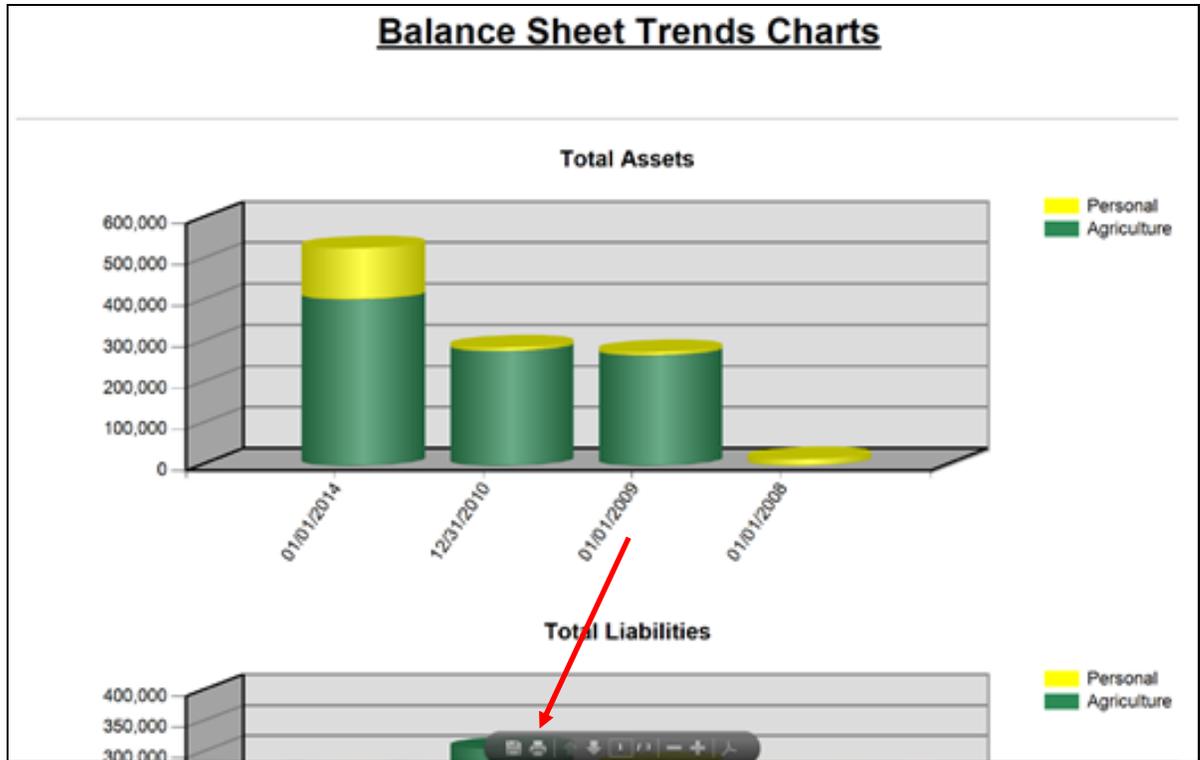


Figure 11k10, Print PDF Report--\*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

\*--b Generating and Printing Reports (Continued)

Other reports listed under the “**Available Reports**” column are available in multiple formats in ReportViewer. CLICK “**Printer**” icon to open a single report in ReportViewer.

**Note:** Do **not** click multiple times because this may open multiple windows and slow performance.

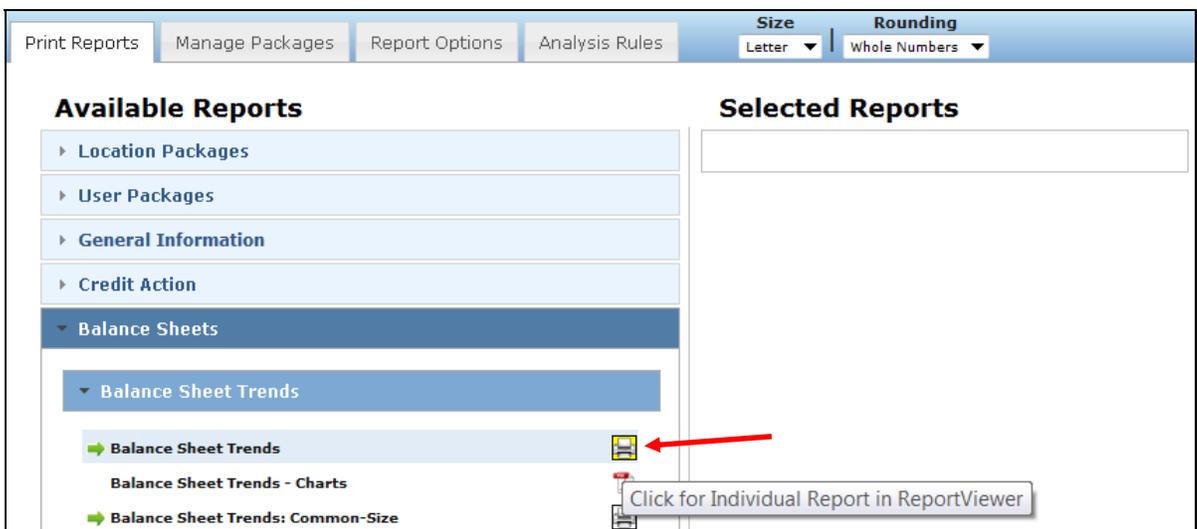


Figure 11k11, CLICK “Printer” Icon

CLICK “**Print Reports**” to open multiple reports or report packages in ReportViewer.

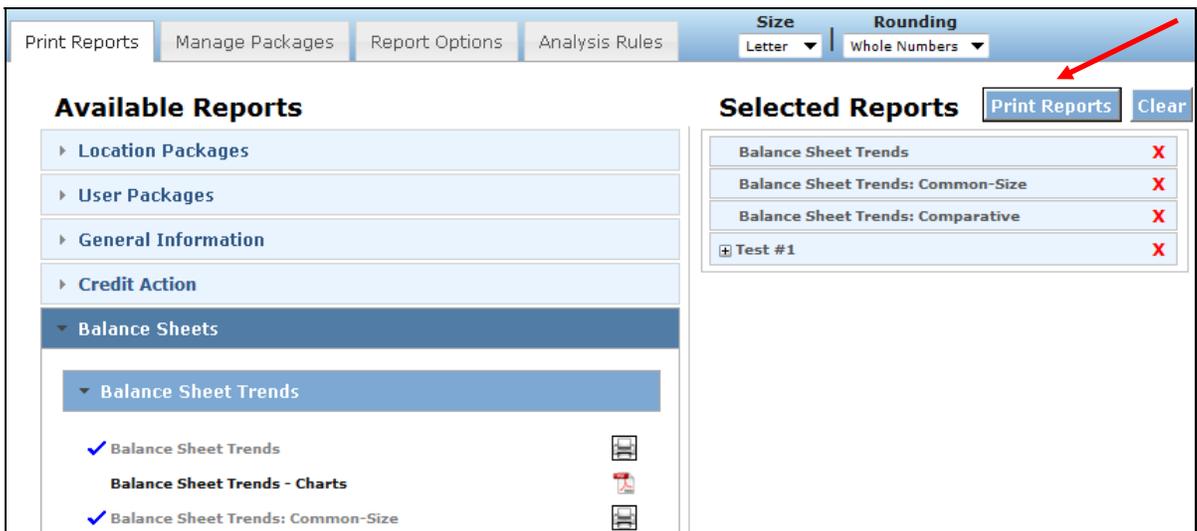


Figure 11k12, CLICK “Print Reports”--\*

## Farm Business Plan - FSA User Guide (Continued)

### B Electronic File Maintenance, Reports, and Signatures (Continued)

#### 4 Reports and Forms – Signature and Filing Requirements (Continued)

##### \*--b Generating and Printing Reports (Continued)

In ReportViewer, navigation and printing options are available from the Menu Bar. To:

- **export** in a different format, from the “**Export to the selected format**” drop-down menu, select a format for the report

**Note:** To export the report in the displayed format, CLICK “**Export**” icon. After a format is selected, that format will remain as the system default until a different format is selected.

- update information on a report, CLICK “**Refresh**” icon

**Note:** A report can be kept open, changes made to information on a document, and when users click “**Refresh**” icon, the report and the new changes will be displayed. “**Refresh**” does **not** work with **Report Packages**.

- print reports in PDF format, CLICK “**Printer**” icon

- hide document map, CLICK “” to hide left report column.

In the left hand column, titles of individual reports from **Report Packages** are listed. Click on the title to view the individual report.

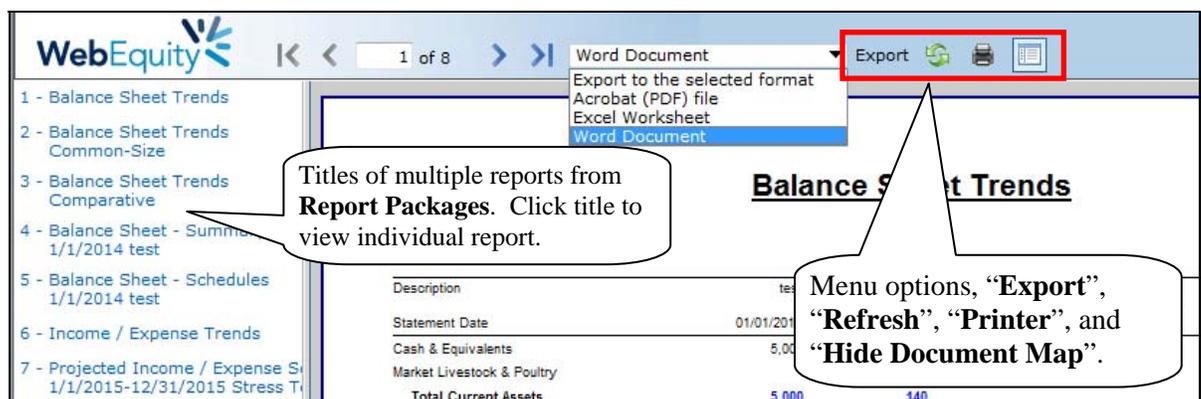


Figure 11k13, Select the Report Format--\*

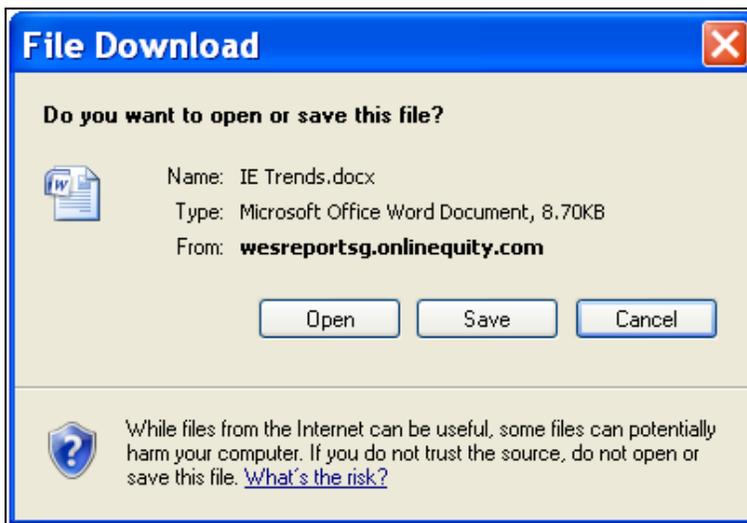
**Farm Business Plan - FSA User Guide (Continued)**

**B Electronic File Maintenance, Reports, and Signatures (Continued)**

**4 Reports and Forms – Signature and Filing Requirements (Continued)**

**\*--b Generating and Printing Reports (Continued)**

Depending on the version of user's browser, a "File Download" dialog box may be displayed that allows users to open, save, or cancel the download. CLICK "**Open**" to view and/or print the report, or CLICK "**Save**" to rename the report and save to a preferred location.



**Figure 11l, Open or Save the Report--\***



**Farm Business Plan - FSA User Guide (Continued)**

**B Electronic File Maintenance, Reports, and Signatures (Continued)**

**4 Reports and Forms – Signature and Filing Requirements (Continued)**

**c Reports and Signature Requirements**

The following table provides a list of forms or reports with signature, locking, and printing requirements.

<b>Report or Form Name</b>	<b>Customer Signature Required <u>1/</u></b>	<b>FSA Signature Required <u>1/</u></b>	<b>Must be Locked</b>	<b>Report Must be Printed <u>2/</u></b>
Balance Sheet Summary	Yes	No	Yes	Yes
Balance Sheet Schedules	No	No	N/A	Yes
Income & Expense Trends	Yes	No	N/A	Yes
Projected Income & Expense Schedules	No	No	N/A	Yes
Income & Expense Summaries	No	No	Yes	See Cash Flow Reports
Projected Annual Cash Flow	Optional	No	N/A	Optional
Monthly Cash Flow	Optional	No	N/A	Optional
Production Trends	No	No	N/A	Optional
Farm Assessment	Yes	Yes	Yes	Yes
Credit Presentations	No	Yes, eSigned.	Yes, see <b>Locking Credit Action Forms</b> (Section J 3).	Optional
Eligibility Only	No	Yes, eSigned.	Yes	Optional
DALR\$ Input Report	No	Yes, eSigned.	Yes	Optional
Environmental Checklist (RD 1940-22)	No	Yes, eSigned.	Yes	Optional
Emergency Loan Calculations (FSA-2311A)	No	Yes, eSigned.	Yes	Optional
Security Agreement	Yes	No	No	Yes
Chattel Appraisal	No	Yes or notation made in the Credit Presentation. See <b>Credit Actions</b> , “Collateral” (Section J 7 b).	N/A	Optional

**Farm Business Plan - FSA User Guide (Continued)**

**B Electronic File Maintenance, Reports, and Signatures (Continued)**

**4 Reports and Forms – Signature and Filing Requirements (Continued)**

**c Reports and Signature Requirements (Continued)**

<b>Report or Form Name</b>	<b>Customer Signature Required <u>1/</u></b>	<b>FSA Signature Required <u>1/</u></b>	<b>Must be Locked</b>	<b>Report Must be Printed <u>2/</u></b>
Analysis Reports & Charts	No	No	N/A	Optional
Running Record	No	No	N/A	Optional, see <b>Running Record</b> (Section B 2).

1/ The term “Signature” includes “eSignature”, if available.

2/ When the printing of certain credit actions and reports is optional, the electronic versions stored in FBP are considered to be the equivalent of a paper version for all purposes, including source documents for ADPS and DLS transactions.

**Note:** When a loan approval decision is made, the case file **must** contain the Assessment, Balance Sheet Summary, and Income & Expense Trends on which the decision was based. These 3 documents **must** be signed by the applicant.

**d Reports Setup**

There are many options to control the appearance of reports and what records are included in the generated analysis. Up to 6 balance sheets and 6 projections/actuals can be included in reports. Options selected will affect what balance sheets and projections/actual are available or “will be used” in credit actions. Changes to the report order can be made on either the Reports Setup or Balance Sheet Trends & Income/Expense Trends Manager Screens.

Reports should be set-up from left to right with the most current to least current information, respectively. At a minimum, the following will be included:

- income/expenses:
  - Column 1, current year’s or After eDALR\$ plan, if completed
  - Columns 2 through 4, preceding years using actual history, if available
  - Columns 5 and 6, may be used as needed

**Note:** The loan official will select which years are most relevant to include in the average by checking the box above the year on either the Reports Setup or Income/Expense Trends Screen.

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

d Reports Setup (Continued)

- balance sheets:
  - Column 1, current or post-close/After eDALR\$ plan, if completed
  - Columns 2 through 4, preceding years
  - Columns 5 and 6 may be used as needed.

The options displayed on the Reports Setup Screen and the “Print Manager”, “Analysis Rules” tab will automatically default to the National Office recommendations. CLICK “Value Farm Prod” or “Gross Revenues” radio button for the values to be used in all ratios.

By selecting options from the “Balance Sheet Columns” section, users can establish 2 columns to show comparisons of 2 types of calculations. See **When Customer and FSA Balance Sheet Values/Amounts Differ** (Section D 6) for more information.

**Notes:** The “Agriculture” check (✓) boxes should **not** be changed.

Any changes made to either the Reports Setup Screen or the “Print Manager”, “Analysis Rules” tab will automatically reflect on the other.

The screenshot displays the 'Balance Sheet Report Format' and 'Analysis Based on:' sections. In the 'Balance Sheet Report Format' section, the 'Optional 2 Column Balance Sheet' option is highlighted with a red box. Under 'Secondary Column:', 'Value' is selected. Under 'Primary Column:', 'Value' is selected. The 'Print on Schedules:' section has several checked options: 'Collateral & Prior Lien Indicator', 'Machinery Condition', 'Loan Terms & Comments on Loan Sch.', 'Machinery Condition', 'Machinery Value', and 'Machinery Disclosure'. The 'Print on Customer Input Worksheet' section has 'Value' selected. The 'Print Footnotes on:' section has several unchecked options. In the 'Analysis Based on:' section, the 'Balance Sheet:' sub-section has 'Agriculture' checked. The 'Income Statement' sub-section has 'Agriculture' checked and 'Value Farm Prod.' selected. A callout box with the text 'Do not change.' has arrows pointing to the 'Agriculture' checkboxes in both the Balance Sheet and Income Statement sections. Another callout box with the text 'System defaults to "Value Farm Prod."' has an arrow pointing to the 'Value Farm Prod.' radio button.

Figure 11m, Reports Setup Screen

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

4 Reports and Forms – Signature and Filing Requirements (Continued)

d Reports Setup (Continued)

The screenshot displays the 'Analysis Rules' configuration page. At the top, there are three tabs: 'Print Reports', 'Report Options', and 'Analysis Rules'. The 'Balance Sheet Columns' section is highlighted with a red box. It contains three columns of radio buttons: 'Secondary' (Value, Adjusted Value, Cost, None), 'Primary' (Value, Adjusted Value, Cost), and 'Customer Input Worksheet' (Value, Adjusted Value, Cost). The 'Value' option is selected in the Primary column. To the right, the 'Average / Variance' section has 'Left' selected. Below that, 'Statement of Cash Flows / Statement of Owner Equity Based On:' has 'Market Value BS / Cash IE' selected. The 'Agriculture Ratios Based On:' section has 'Value Farm Production' selected, which is pointed to by a callout box stating 'System defaults to "Value Farm Prod."'. The 'Balance Sheet Analysis Based On:' section has 'Agriculture' selected, pointed to by a callout box stating 'Do not change.'. The 'Income / Expense Analysis Based On:' section also has 'Agriculture' selected. The 'Growth Ratios:' section has 'By Trends Order' selected.

Figure 11n, "Print Manager", "Analysis Rules" Tab

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

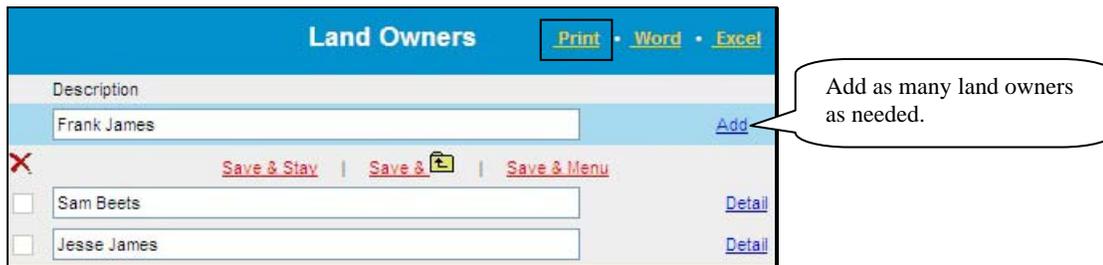
3 Income/Expense Summary – Entering Data (Continued)

The crop sales schedule also includes a “Land Owner” link where information is entered about the customer’s land owners. CLICK “**Land Owner**” to access the “Land Owners” dialog box.



\*--Figure 34u, Crop Sales Schedule--\*

- Type the land owner’s name in the “Description” field and CLICK “**Add**”.
- CLICK “**Detail**” to enter additional demographic information about the land owner.
- CLICK “**Print**” to print a Land Owner Information Report.



\*--Figure 34v, Land Owners Dialog Box--\*

- Return to the crop sales schedule, CLICK “**Select Land Owner**” to select a land owner for each crop listed.
- Use the “Group By” option to group crops by either land owner or crop.
- CLICK “**Print**” to print a Crop Sales Report.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

\*-4 Enterprise Analysis

One option on the Income/Expense schedule is the **optional “Ent”** link where a user can enter information needed for crop and livestock enterprise analysis. Break-even analysis is a useful farm management tool because it allows calculation of various combinations of prices and yields. States may decide to setup new Enterprise Analysis models containing benchmark values for expenses for some of the NAICS crop and livestock codes. If new Enterprise Analysis models were setup, they are automatically available for all new customers added to FBP; however, for existing customers the user will need to copy the new model into the existing customer’s record.

**Note:** Check with FBP coordinator to determine if models have been setup for user’s State. If models are **not** setup, users will need to manually enter expenses.

To copy a new Enterprise Analysis model into an existing customer:

- access the Crop Sales Schedule
- CLICK **“Description”** link in the upper-left of the Crop Sales Schedule Screen.

These instructions are for the “Barley-Enterprise-Seed” model, but the steps are the same for all other NAICS codes.



Figure 34w, Crop Sales Schedule Screen

On the Customer NAICS Crop Screen that will be displayed, CLICK **“Copy Location NAICS to Client NAICS”** link.

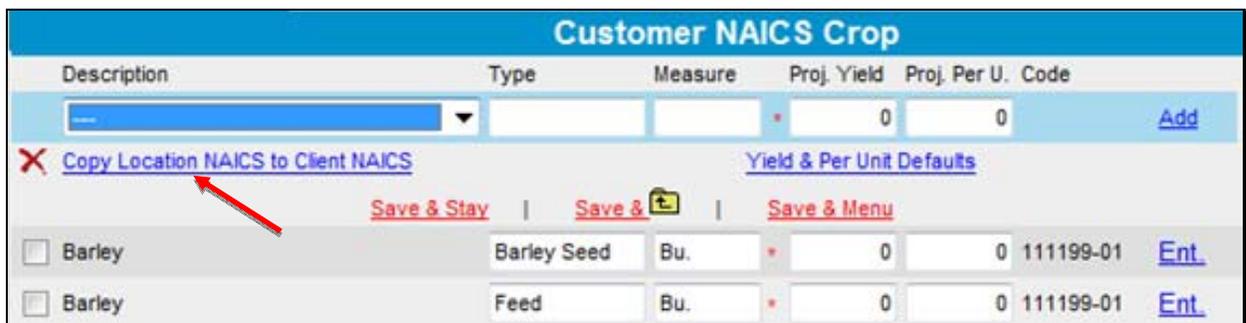


Figure 34x, Customer NAICS Crop Screen--\*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

\*-4 Enterprise Analysis (Continued)

On the Copy Location NAICS to Customer NAICS Screen, left column displays codes available for that location and the right column displays codes currently in use by that customer. The crop entry with “Enterprise” in the title contains the Enterprise Analysis model. To copy “Barley - Enterprise-Seed” into the customer list, do the following:

- CHECK (✓) the box to the left of the crop to select the crop
- CLICK “Copy” link at the top of the left column
- CLICK “Customer NAICS” link to return to the previous screen.

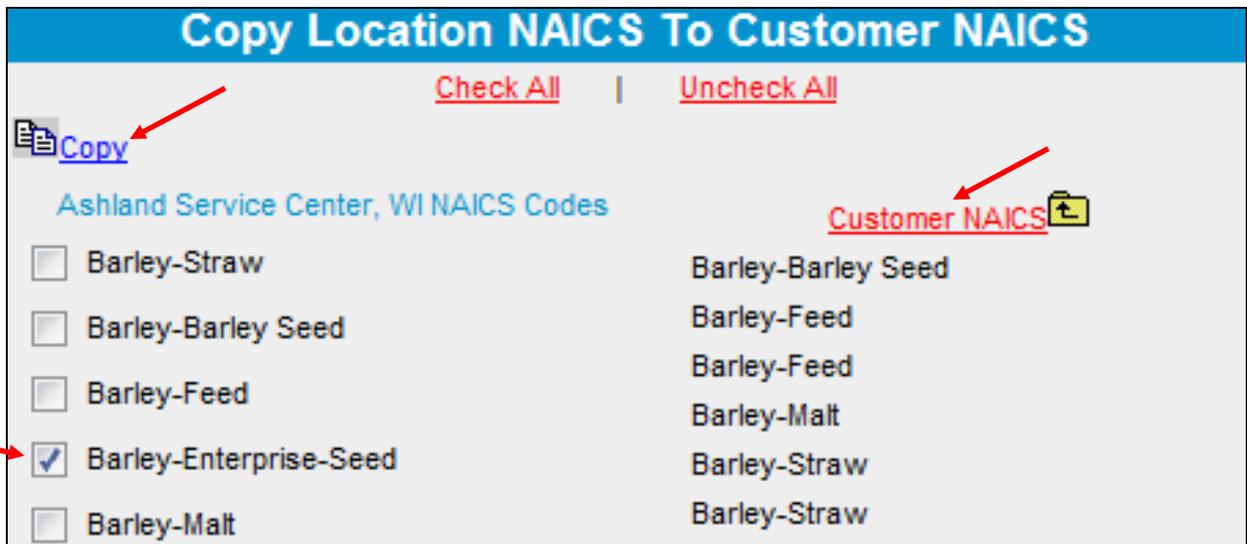


Figure 34y, Copy Location NAICS to Customer NAICS Screen

The “Barley-Enterprise-Seed” is now available on the Customer NAICS Crop Screen. CLICK “Save & 


Figure 34z, Customer NAICS Crop Screen--\*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

\*-4 Enterprise Analysis (Continued)

On the Crop Sales Schedule Screen, CLICK "--Add New--" drop-down menu and select the applicable crop. For this example, select "Barley-Enterprise-Seed". Enter a Crop Sale for this crop.

**Note:** To add a crop with the Enterprise Analysis model available, select the crop with "Enterprise" in the description.



Figure 34aa, Select "Enterprise" Crop

CLICK "Ent" link to the right of the crop entry to access the Enterprise Analysis Screen.



Figure 34bb, Access Enterprise Analysis--\*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

\*-4 Enterprise Analysis (Continued)

CLICK “Copy Enterprise Defaults” link in the upper, left to access the Enterprise Analysis model.

Enterprise Analysis									
Barley - Enterprise-Seed.									
<a href="#">Copy Enterprise Defaults</a>	Income	Prchs.	Exp.	Margin	B/E				
	67,900	0	0	67,900	0				
<input checked="" type="radio"/> Projected	Acres	Yield	% Share	Units	Per Unit	Sales			
	100	140	100	14,000	4.85	67,900			
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0	<input type="text" value="0"/>	0			
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0	<input type="text" value="0"/>	0			
Type	Description	Calc Basis	Exp. U.	Per Exp. U.	Per A. or U.	%	Total	% C.F.	C.F.
-- Add New --					0	100	0	100	0

Figure 34cc, Copy Enterprise Defaults

Click link to applicable Enterprise Analysis model. For this example, CLICK “Barley-Enterprise-Seed Barley 2014”.

**Barley-Enterprise-Seed - Enterprise Models**

Model Title

[Barley-Enterprise-Seed Barley 2014](#)

Cancel &

Figure 34dd, Select Enterprise Model--\*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

\*-4 Enterprise Analysis (Continued)

At the top of the Enterprise Analysis Screen, is a “Break-Even” calculation. Users can set up 2 different “What If” scenarios to make adjustments to the “Break-Even” calculation. In the Enterprise Analysis Screen lower portion, the expense defaults will be displayed. The values setup in defaults will be used to calculate the expenses using the “Acres/Production” units that were entered for the crop.

To print the document, right-click on the screen, select “Landscape View” and then print.

**Note:** User **must** zero out the “% CF” column to prevent the expense calculation from flowing into the projected income/expense.

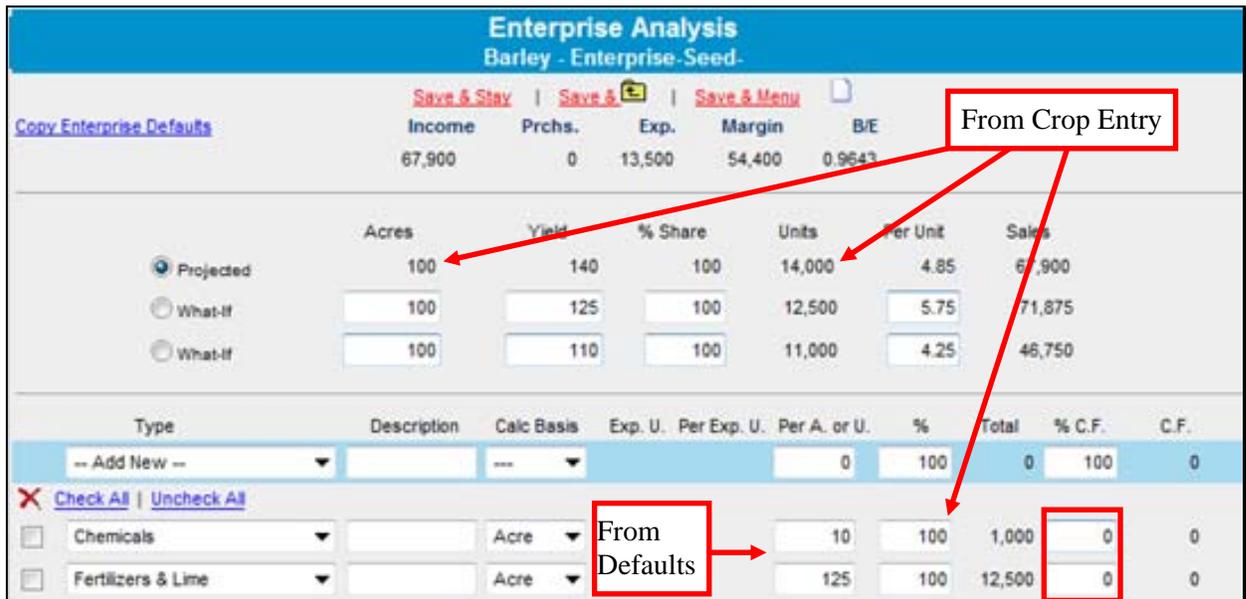


Figure 34ee, Enterprise Analysis Screen--\*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

\*-4 Enterprise Analysis (Continued)

The Enterprise Analysis tool can be used without a State enterprise model being created. To access the Enterprise Analysis Screen, on the Crop Sales Schedule Screen, CLICK “Ent.” link. The Enterprise Analysis Screen will be displayed. Manually enter the anticipated total expenses for that particular crop.

Enterprise Analysis									
Corn --									
<a href="#">Save &amp; Stay</a>   <a href="#">Save &amp; [Icon]</a>   <a href="#">Save &amp; Menu</a>									
<a href="#">Copy Enterprise Defaults</a>									
Income	Prchs.	Exp.	Margin	B/E					
100,000	0	0	100,000	0					
Acres	Yield	% Share	Units	Per Unit	Sales				
<input checked="" type="radio"/> Projected	200	125	100	25,000					
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0					
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0					
Type	Description	Calc Basis	Exp. U.	Per Exp. U.	Per A. or U.	%	Total	% C.F.	C.F.
-- Add New --		---			0	100	0	100	0

Figure 34ff, Enterprise Analysis Adding Expenses Manually--\*



Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

5 Income/Expense Trends - Entering Data

Using this option allows multiple income/expense summaries to be displayed and accessed. CLICK “**Inc/Exp**” on the toolbar and select “**Income/Expense Trends**” from the drop-down menu.

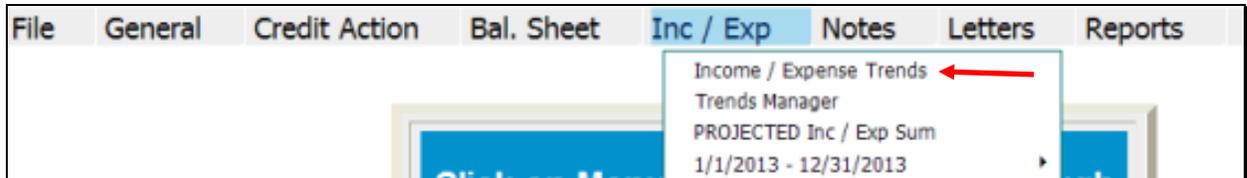


Figure 35a, Income/Expense Trends Using the Toolbar

Trends may also be accessed through the Dashboard Navigation Screen.

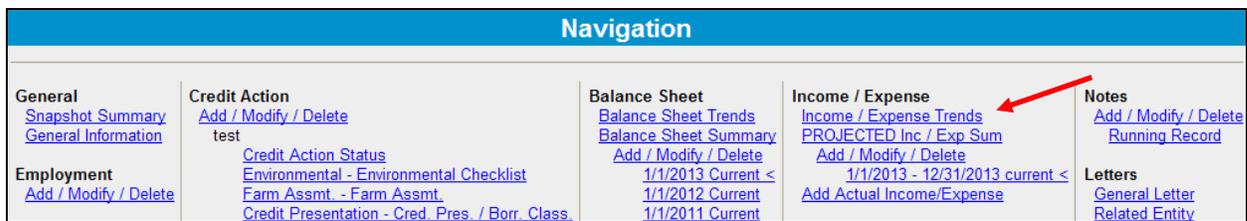


Figure 35b, Dashboard Navigation Screen

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

5 Income/Expense Trends - Entering Data (Continued)

Projected and actual amounts can be entered as a summary dollar value or on schedules where the calculated total transfers to the income/expense summary. Sometimes a mix of summary and scheduled input is appropriate. Scheduled information is especially appropriate when planning with production and yields. Features that are available on the Income/Expense Trends Screen include the following.

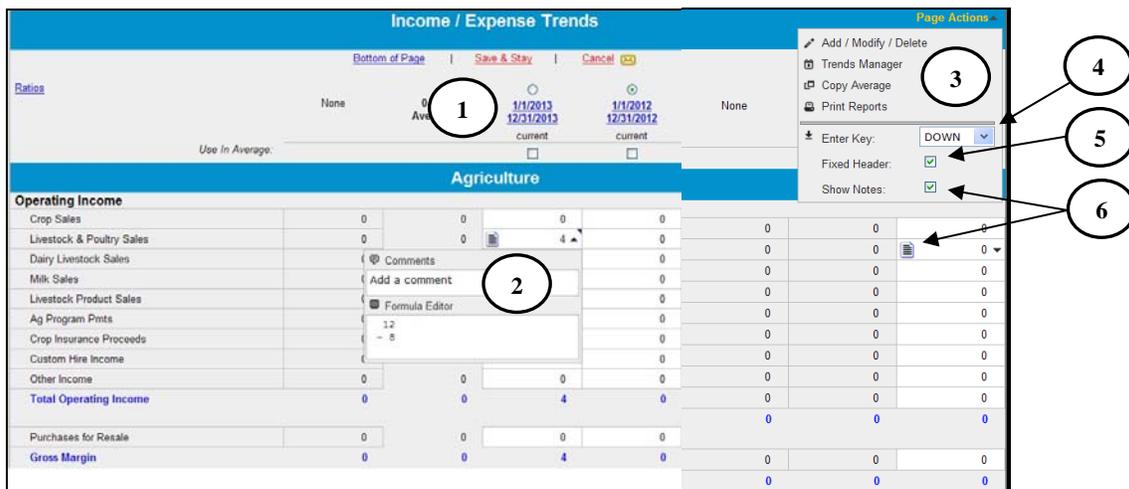


Figure 36a, Income/Expense Trends Screen

Item	Feature
1	Use “ <b>Date</b> ” link to go directly into the individual year income/expense.
2	Use drop-down menu to access additional features for an individual cell to enter: <ul style="list-style-type: none"> <li>• schedule level detail</li> <li>• or edit comments</li> <li>• or edit formulas (formulas can also be entered directly into the cell).</li> </ul>
3	Use “ <b>Page Actions</b> ” drop-down to access additional features, as follow: <ul style="list-style-type: none"> <li>• Add/Modify/Delete Screen</li> <li>• Trends Manager</li> <li>• Copy Average</li> <li>• Print Reports.</li> </ul>
4	CLICK “ <b>Enter Key</b> ” drop-down menu to select cursor movement direction when users press “Enter”.
5	CHECK (✓) “ <b>Fixed Header</b> ” to “freeze” column headings while scrolling up and down pages.
6	The triangular marker indicates that notes, schedules, or formulas exist for a cell. CHECK (✓) “ <b>Show Notes</b> ” to display a “Page” icon, instead of the triangle, when notes exist.

## Farm Business Plan - FSA User Guide (Continued)

### F Income/Expense (Continued)

#### 5 Income/Expense Trends - Entering Data (Continued)

Before adding documentation to the footnotes, ensure that the correct income/expense record is selected by clicking the tab at the bottom of the screen.

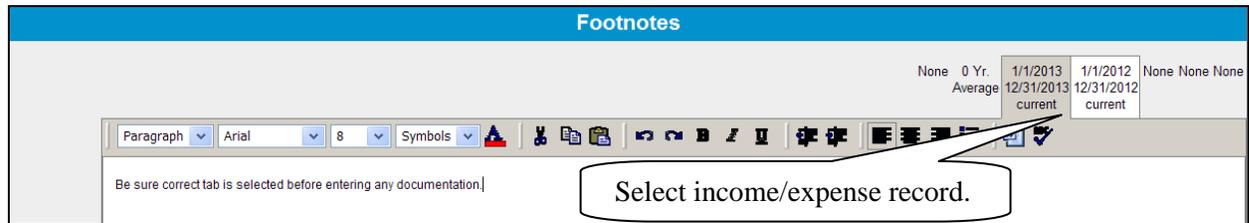


Figure 36b, Footnotes

**Notes:** When editing information in the schedule, if **all** line items are deleted, the value will not automatically be deleted from the Summary Screen. Access the Summary Screen to delete the value amount from the field.

For more complex operations requiring multiple schedule entries, it is recommended that the user select the single "Income/Expense Summary" option when entering the initial data. This will increase performance speed. See **Income/Expense Summary – Entering Data** (Section F 3).

## Farm Business Plan - FSA User Guide (Continued)

### F Income/Expense (Continued)

#### 6 Using Income/Expense Categories

The income/expense categories have been standardized and are similar to the categories that most commercial lenders use and similar to Schedule F. However, for each income or expense grouping, other categories can be added to fit the needs of the operation by using the schedule under “Other Income” or “Other Expense”.

Income/expenses are categorized into the following 4 parts:

- Operating Income and Expenses
- Nonoperating Income and Expense (including owner withdrawals, income and Social Security taxes, nonfarm income, and expenses)
- Financing (including term and operating advances and operating principal repayments)
- Capital Sales, Expenditures, Contributions, and Withdrawals.

#### 7 Reports

See **Electronic File Maintenance, Reports, and Signatures** (Section B) for more information on what reports require signatures or need to be printed.

The following income/expense reports are available:

- Actual – Cash Flow
- Actual - Inc/Exp Schedules
- Cash Flow – Monthly Detail
- Enterprise Analysis
- Inc/Exp Common-Size
- Inc/Exp Comparative
- Inc/Exp Schedules
- Income Statement
- Monthly Cash Flow
- Production Trends
- Projected Annual Cash Flow
- Trends – Inc/Exp.

The following Analysis Reports about capacity are available:

- Ratios & Indicators
- Repayment Capacity/Sensitivity
- Statement of Cash Flows.

**Farm Business Plan - FSA User Guide (Continued)**

**F Income/Expense (Continued)**

**8 Locking Income/Expense Summaries**

Income/expense summaries should be locked after completing to prevent further modification of the data. To lock income/expense summaries, CLICK “Add/Modify/Delete”. The lock link can be found to the right of the selected summary.

**G Income/Expenses - Actuals**

**1 General**

Actual income and expenses, together with production information (“actuals”) contain important information with which future plans can be developed. The following are suggestions for handling categories of actual income/expenses.

Category	What to Do
<b>Operating</b>	
Crop/Livestock Production and Sales	<p>Crop/livestock sales can be entered as a summary dollar amount when the production details are not known, or on schedules to record the production and the details of each crop/livestock production category and its sale.</p> <p>Yield and production can be recorded even if dollar sales for each scheduled item are not broken down. If the total crop or livestock production does not correspond to the dollar sales shown on income tax returns or farm records, users can still preserve the actual production on a per-crop level. Enter the crop production information on the schedule, but uncheck “To I/E”. Then enter the total dollar sales for all crops on the actual summary page. This will preserve production on a scheduled per-crop level, but not require a breakdown of income on a per-crop level.</p> <p>The purchase section that is available on the detail view of the crop schedule is only to be used when purchasing a crop for feeding purposes. The purchase price will be transferred to the “Feed Grain &amp; Roughage (Sch.)” under “Operating Expenses”. The purchase cost for other crops or vegetables being purchased for resale should be entered under “Purchases for Resale”.</p> <p>The purchase cost for livestock, if entered on the detail view of the livestock schedule, will be transferred to the “Purch. for Resale Livestock &amp; Poultry Sales” schedule under “Purchases for Resale.”</p>
Crop Production	<p>Crop production/yields can be tracked on a per-farm basis. To do so, enter the farm name or FSA farm number under “Type” each year. FBP will combine the yields and production in the production trends report for each like-identified farm. “Type” is name and case sensitive, should be the same each year to take advantage of that option.</p>
Purchases for Resale (i.e. market livestock, poultry, and crops/veg.)	<p>Enter detailed purchases for resale within the “Purchases for Resale” schedule. If no detail of purchases is needed, a summary dollar amount of purchases can be entered on the summary page.</p>

Farm Business Plan - FSA User Guide (Continued)

G Income/Expenses - Actuals (Continued)

1 General (Continued)

Category	What to Do
<b>Operating (Continued)</b>	
Operating Expenses (except depreciation and interest)	Enter operating expenses as summary amounts for each expense category, or as details for separate enterprises in the schedules. Summary input is recommended.
Depreciation	Enter actual depreciation from the income tax return, if known, or estimate if it is unknown.  <b>Caution:</b> Do <b>not</b> ignore depreciation, as it will be used in the accrual adjusted income statement later. It does not affect MADS, ending cash, or loan feasibility.
Interest	See <b>Financing</b> .
<b>Nonoperating</b>	
Owner Withdrawals	Include living expenses and personal debt payments, i.e. credit cards, personal vehicle payments, home mortgage payments, student loans, personal loans, etc, in this category. Entries can be made on the schedules or as 1 summary entry. No itemization is required.
Income Taxes	Enter actual income and social security taxes paid during the year, unless net wages after taxes are entered in nonfarm income.
Nonfarm Income and Expense	Include gross wages, or net wages if no income taxes are entered, net business income, other nonfarm income or expense. Enter either as summary amounts or enter the details of the source or use of each type of funds in the schedule. Do <b>not</b> enter personal debt payments here. Generally, the nonfarm expense category will not be used.
<b>Financing</b>	
Loan Advances, Repayments, Interest Expense – Operating and Term	Loan advances, repayments, and interest payments can either be entered as summary amounts or as details in the “Loan Payments” schedule.  Interest Expense. If the breakdown: <ul style="list-style-type: none"> <li>• between operating and term interest is known, enter both in their respective expense category</li> </ul> <p><b>Note:</b> This is the preferred method.</p> <ul style="list-style-type: none"> <li>• is <b>not</b> known, enter the estimate of operating interest, deduct the estimate from the total actual interest, and enter the balance as term interest</li> <li>• is not known and cannot be estimated, enter all actual interest as <b>term</b> interest.</li> </ul> <p><b>Note:</b> This will allow a conservative analysis of MADS.</p> <p><b>Caution:</b> It is <b>never</b> recommended to enter all actual interest as operating interest, unless it actually is.</p>