

Sharon Martel

# EDUCATION



Bachelor's Degree in Accounting  
Master's Degree in Environmental  
Studies

# Experience

**14 years**

- Cashier, customer service in supermarket



**18 years**

- Accountant (counted lawyers' money)



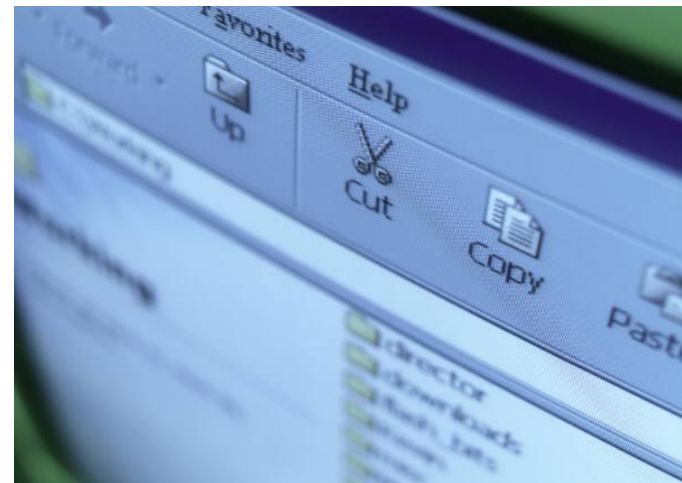
# June 2011



- Accounting records poorly kept
  - How much money do we have?
  - How much money are we spending?
  - How much money do we expect to receive?
  - \$660 paid in late fees in 5 months
  - Further funding in jeopardy

# Today

- ZERO dollars in late fees
- Meticulous records kept
- Financial information at the touch of a button!



# Definitions

- **VENDOR:** a person or company from whom a farmer purchases an item or service (Fedco Seeds, Paris Farmers Union) – then you pay them \$



A VENDOR is someone who sells something

# Definitions

- CUSTOMER: a person or company to whom a farmer sells an item (produce) or service – then you collect \$ from them



A CUSTOMER is someone who sells something

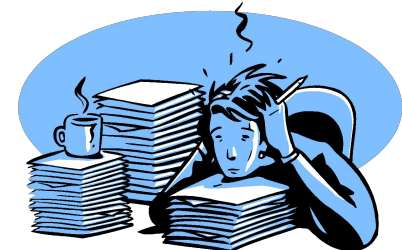
- A farmer can be a Vendor or a Customer



# Farmer as Vendor



- Farmer sells CSA to customer
  - 1. Customer pays Cultivating Community
  - 2. Cultivating Community pays money in advance to farmers for start up costs (seeds, etc)
  - 3. Farmer bills Cultivating Community each week for deliveries of produce to all CSA customers
    - 25-30 farmers
    - 25-30 invoices per week → 50-60 invoices every other week to pay





# In addition to CSA payments...

- We also pay farmers for:

- Farm stand sales

- EBT sales
- Credit card sales
- Double vouchers



- Wholesales

- Restaurants
- Food Pantries



Farmer Sales\_Payments - 2012 [Compatibility Mode] - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View Acrobat QuickBooks

Clipboard Font Alignment Number Styles Cells Editing

A42 farmer 2

	A	B	C	D	E	F	H	K	L	M	N	O	P	Q	R	S
				2802.02	2804.02	2803.02	LOW INCOME CSAs					2804.02	2804.02			
			EBT sales	DR/CR	DV	Total	CSA	Inv #	LI CSA	Inv #	Wholesale	Inv #	Food Pantr	Inv #	Other	
35	farmer 1	9/18/2012	Florence House				-							101.98	1240	
36	farmer 1						-									
37	farmer 1						-									
38	farmer 1						-									
39	farmer 2	9/3/2012	Wholefoods	12.75	8.50	6.75	28.00	52.5	1015	7.5	1015					
40	farmer 2	9/10/2012	Wholefoods	7.50		26.00	33.50	52.5	1014	7.5	1014					
41	farmer 2	7/2-8/27	Wholefoods adj for LI share - 9 weeks				-	-67.5		67.5						
42	farmer 2						-									
43	farmer 2						-									
44	farmer 3	9/11/2012	Local Sprouts				-					8.25	1211			
45	farmer 3						-									
46	farmer 3						-									
47	farmer 4	9/3/2012	Wholefoods	13.75	6.00	13.75	33.50	202.5	172	7.5	172					
48	farmer 4	9/10/2012	Wholefoods	11.00	8.00	43.00	62.00	202.5	174	7.5	174					
49	farmer 4	9/12/2012	PROP	12.50		121.00	133.50									
50	farmer 4	8/29/2012	PROP				-	22.5	173	7.5	173					
51	farmer 4	9/5/2012	PROP				-	22.5	175	7.5	175					
52	farmer 4	9/11/2012	Local Sprouts				-					25	1217			
53	farmer 4						-									
54	farmer 5	9/5/2012	Boyd St			19.00	19.00									
55	farmer 5	9/12/2012	Boyd St	16.00		34.00	50.00									
56	farmer 5	9/11/2012	Portland Food Coop				-					26.5	1207			
57	farmer 5	9/11/2012	Local Sprouts				-					28.3	1206			
58	farmer 5	9/18/2012	Local Sprouts				-					18.5	1246			
59	Haji Fatuma															

Ready | Summary | 7 26 12 Payments | 8 8 12 Payments | 8 22 12 Payments | 9 6 12 Payments | 9 20 12 Payments | 9 25 |

3:57 PM 2/26/2013

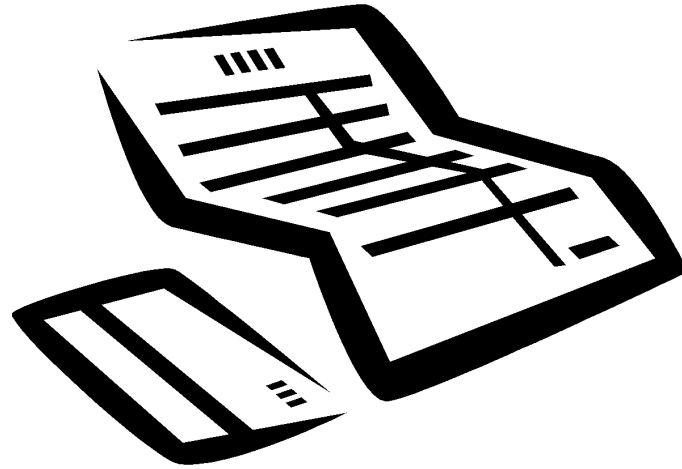
# Farmer as Customer

- Farmers need tools, seeds, hay





NASAP (Cultivating Community)  
purchases from vendor



Vendor sends invoice to  
Cultivating Community







Farmer pays Cultivating  
Community

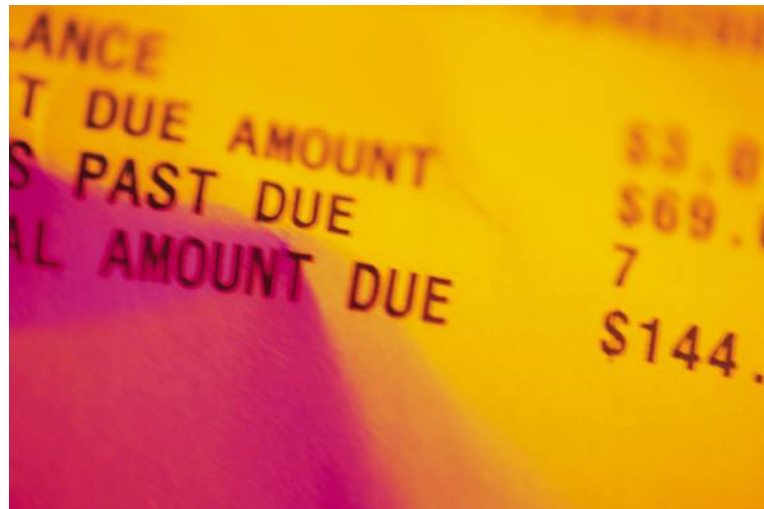


Cultivating Community pays the vendor



# BUT...

- What happens if the farmer does not pay Cultivating Community?
  - The vendor does not get paid



- Next season, the vendor will not sell to Cultivating Community unless cash is paid in advance



- **Farmer as CUSTOMER**

- Keep all \*Invoices\* that you receive from Cultivating Community and other vendors
- When you pay your invoices, mark them “PAID” and the date you paid and how you paid, such as CASH, or check # 1234.

- **Farmer as VENDOR**

- Keep very good track of who owes you money!



Doing all of this often (weekly) means that you will not forget anything, and it will be much easier to file your taxes and other financial reports.

