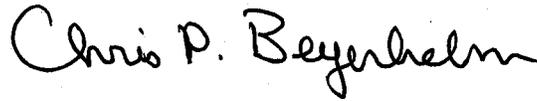


UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration 1-FLP (Revision 1)	Amendment 71
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Approved by: Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Exhibit 15 has been amended to clarify and add new instructions.

Exhibit 17 has been amended to provide interest rates for FLP's.

Note: Exhibit 17, "Emergency - Amount of Actual Loss" interest rate, established on January 25, 1994, changed on July 16, 2012. This mid-month change is a one-time event. Future changes to this rate will be effective on the 1st of the month.

Page Control Chart		
TC	Text	Exhibit
		15, pages 12.5, 12.6 pages 39, 40 pages 46.5 through 46.10 pages 47, 48 pages 66.7 through 66.12 pages 66.13, 66.14 (add) pages 67 through 70 pages 121, 122 pages 125, 126 17, pages 1, 2

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

6 Navigating FBP (Continued)

a Functionality Features (Continued)

Some additional functionality features include the following:

- vertical and horizontal “**scroll bars**” that are automatically displayed when the on-screen content is larger than the size of the window it occupies
- because there can be several screens to a customer record, each screen provides users the opportunity to **save** the information before continuing their data entry

Note: There are several types of data saving features as follows:

- “**Save & Stay**“, to save changes while working on the screen
- “**Save & Menu**“, to save user’s work and return the menu bar
- “**Save & **“ to save user’s work and return to the previous screen
- “**Cancel & **“ to cancel any changes and return to the previous screen
- *--“**Cancel**“, to not save changes and refresh page with the original data
- “**Automatic Save**“, to automatically save changes when navigating away from the screen by using the toolbar menu or any hyperlink.

Note: This feature is **only** available on Balance Sheet and Income/Expense Summary Level screens.--*

- **deleting data;** to delete an item, depending on the screen, either:
 - check (✓) the box next to the item you want to delete and CLICK “**X**“
 - only CLICK “**X**“.

7 Importing/Exporting Data

Financial customer data can be imported from other lenders that use WEM, in addition to being exported in a form that other lenders using WEM can import. The data file is created in XML format and is contained within a .WEM file. As a security precaution, the system will ensure that only recognized data files are accepted. All other files will be rejected.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

a Exporting Files to Other Lenders

To export customer data, the customer’s record **must** be open within FBP.

- CLICK “File” and “Export Selected Data”.
- The Select Data to Export Screen will be displayed.
- CLICK “Uncheck All” for each section on the screen.
- Use the checkboxes (✓) to select the specific financial data to be exported.

Note: Carefully select and export **only** the data that is needed. Exporting excess data can slow down the export, or cause the system to time out.

- Select and enter password information.
- CLICK “Export Selected Data”.

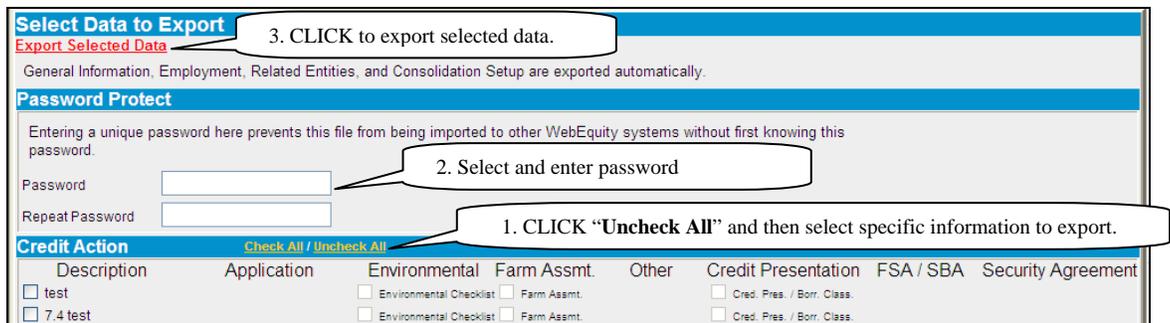


Figure 8d, Select Data to Export Screen

- The Export Status Screen will be displayed while the download is being processed.
- Once the customer data is ready for download, the confirmation message “Export Ready For Download” will be displayed. CLICK “Download”.



Figure 8e, Export Status Screen

Farm Business Plan - FSA User Guide (Continued)

C General Information

General Information includes basic information about the customer, borrower training, employment, associated persons or entities, and farm assessment details.

The following information is populated from SCIMS:

- entity type
- name, address, city, State, ZIP+4
- tax ID
- e-mail, phone number, FAX, and date of birth.

Data that is populated from SCIMS **cannot** be changed within FBP. Each time a customer record is selected, the relevant SCIMS data is transferred to General Information. Any changes to this data **must** be made in SCIMS, not in FBP.

Enter the following on the General Information Screen. There are 4 **required** fields that must be completed before exiting the General Information Screen.

Field	Notes
Credit Relationship Status	Each State may provide guidance on using the field. Entries may be text or numerical, but will not *--contain "SS#" or "TaxID#". When a customer no longer has a credit relationship with FSA, the field will be completed according to Maintaining FBP Customer Records (Section B 6).
Type of Operation – Primary	Required. Select the customer’s predominant agricultural enterprise by either:--* <ul style="list-style-type: none"> • clicking “Select” and choosing from the list in the pop-up menu •*--entering the 6-digit NAICS code manually. Access the NAICS website at http://www.census.gov/eos/www/naics/.*--
County	Optional. Enter the customer’s county of residence.
Borrower Type	Required. Use the radio buttons to select “Direct”, “Guaranteed”, or “Both” to designate the customer’s FLP assistance.
Year Started Farming	Required. Use the drop-down menu to indicate the year the customer started farming.
FBP Account Type	Required. Click the link to select 1 of the following FBP account types. <ul style="list-style-type: none"> • “Active Account” will be selected for the majority of customers. • “Credit Rpt. /Elig. Only Act” is only selected for new customers when ordering a Credit Report or when completing a “D-Loan/Eligibility Only” credit action. If BS or IE information is subsequently added, the “FBP Account Type” will automatically change to “Active Account”. <p style="margin-left: 20px;">Note: Do not select the “Credit Rpt. /Elig. Only Act” account type if BS or IE information has already been added to the customer’s account.</p> • “Special Classification Act” is only selected for flagged customers where no new or updated financial information has been added to FBP since conversion in 2004. • “Guaranteed Loan Import” is used to identify files imported from guaranteed lenders. • “Producer Import” is used to identify files imported from producers.
D&B D-U-N-S# / Experian File #	Optional.

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

1 Borrower Training

When a new Credit Presentation is prepared for existing customers, the date borrower training is to be or was completed or waived should be entered and/or updated. For new customers, enter the applicable dates when known.

Caution: Borrower training dates should **always** be entered into General Information. The Credit Presentation is updated from General Information; changing the dates in other parts of FBP will **not** change the information in General Information.

2 Related Entities

All related entities associated with the customer should be added to FBP, and include spouses, co-applicants, co-owners of the business, co-signors, and any other entities of which the customer is a member or owner. To add related entities, CLICK “**Related Entities**” link.

Note: All persons or entity members must be active in SCIMS **before** being entered as a related entity.

3 Employment Information

To add employment information for the primary customer and each related entity member, CLICK “**Employment**” link. Employment information should be added or updated whenever a Credit Presentation is prepared.

Note: Employment information added for entity members will **not** be displayed on the General Information Screen; however, it will display in the “Employment Information” Section of any Credit Presentation that is prepared.

4 Lender Information

a Lender Staff

Each customer should have 1 or more FSA loan officials designated as the customer’s lender. This item is informational and will assist in preparing reports and future loan servicing functions. It will usually be the primary FSA loan official who services the account, which is *--FLM, SFLO, or FLO. There is **no** limit to number of lenders identified with each account.--*

- **For new customers.** The user adding a new customer will automatically be displayed as the lender staff. To change the lender staff, on the General Information Screen, CLICK “**Lender Staff**” and “**Add New**”.
- **For existing customers.** Customers with data converted from FHP to FBP will **not** have an FSA loan official designated as a customer’s lender. Therefore, the first time a converted customer is accessed, the FSA lender should be designated on the General Information Screen. To designate, CLICK “**Lender Staff**” and “**Add New**”.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*--3 Additional Links on the Balance Sheets Screen

In addition to the list of balance sheet summaries displayed on the screen, users will see additional features and hypertext links on the right side of the screen, as follows:

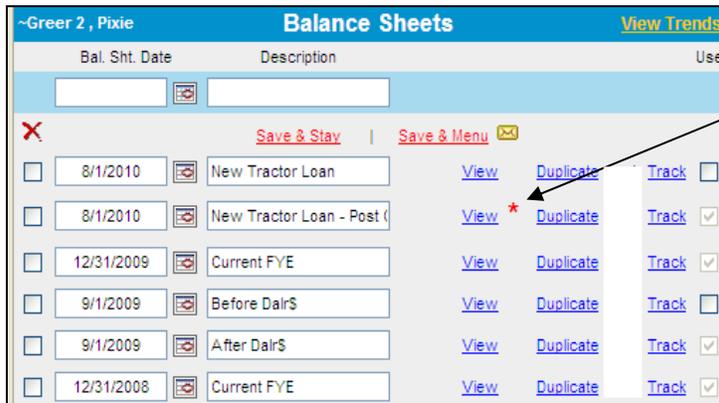


Figure 14d

- CLICK “View”, for quick access to the Balance Sheet Trends Screen
- CLICK “Use” blocks, to select which reports to display in the fly-out window or for use in the “Reports Setup”

Note: If box is grayed out, the report is currently in use in “Reports Setup”, or was the last report selected for viewing.

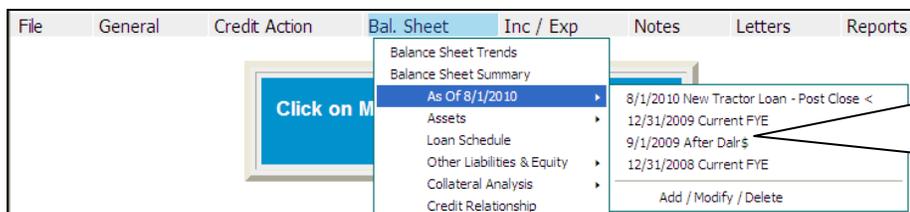


Figure 14e

- CLICK “View”, to display the Balance Sheet Summary Screen
- CLICK “Duplicate Link”, to duplicate a specific report. The duplicate report will be listed on the screen immediately below the original
- CLICK “Lock” to lock the selected balance sheet.--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

4 Balance Sheet Summary - Entering Data

Using this option allows the user to select and display a single balance sheet on the screen.

- CLICK “Bal. Sheet” on the toolbar and select a summary description from the fly-out window. A balance sheet summary may also be accessed by clicking “Add/Modify/Delete” or through the Dashboard Navigation Screen.

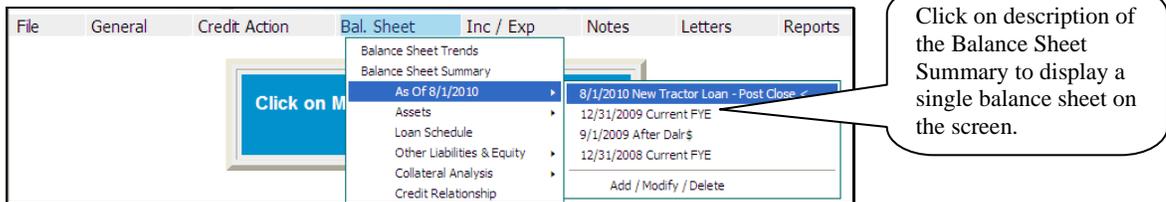


Figure 15a, Balance Sheet Summary Using the Toolbar

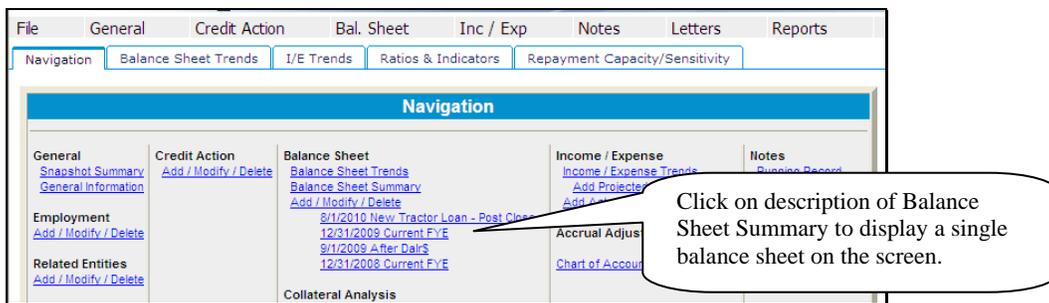


Figure 15b, Dashboard Navigation Screen

Financial data can be entered as a summary dollar value or on schedules where the calculated value transfers to the Balance Sheet Summary. Sometimes a mix of summary and scheduled input is appropriate.

- *--To input data at the summary level, click in the applicable numeric input field and enter the total value amount.
- CLICK “Save & Stay” to save data; or navigate away from the screen by use of the toolbar menu or any hyperlink and data is automatically saved.
- CLICK “Cancel” and the data will not be saved and the page will refresh with the original data.

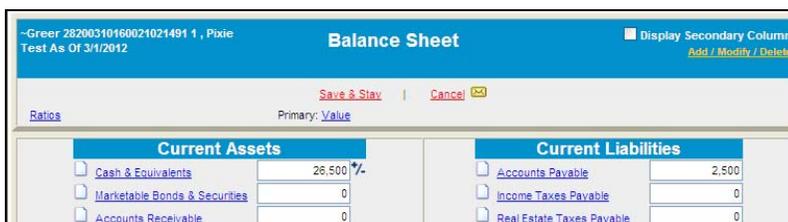


Figure 15c, Financial Data Input at the Summary Level--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

4 Balance Sheet Summary - Entering Data (Continued)

An option available in summary level entry is “**Math in a Cell**”. Enter math formulas including addition, subtraction, multiplication, division calculations, and parenthesis, in user-defined cells to perform math calculations.

- To enter a math formula, click in the cell and begin entering the values. Some basic formula examples: $10+2=12$, $10-2=8$, $10*2=20$, $10/2=5$, $(10+2)/2=6$

Current Assets		Current Liabilities	
Cash & Equivalents	1500-25000	Accounts Payable	2,500
Marketable Bonds & Securities	0	Income Taxes Payable	0
Accounts Receivable	0	Real Estate Taxes Payable	0

Figure 15d, Enter a Math Formula

- To view a math formula, place the cursor over the plus/minus (+/-) symbol next to a cell that contains a math formula. Any new formula entered in a cell will overwrite the original calculation. Calculations are stored when screens are saved.

Current Assets		Current Liabilities	
Cash & Equivalents	26,500 +/-	Accounts Payable	2,500
Marketable Bonds & Securities	0	Income Taxes Payable	0
Accounts Receivable	0	Real Estate Taxes Payable	0

Figure 15e, View a Math Formula

- To edit a math formula, click the plus/minus (+/-) symbol next to a cell that contains a math formula. In the **Edit Formula** dialog box that is displayed, type any changes and CLICK “Save”.

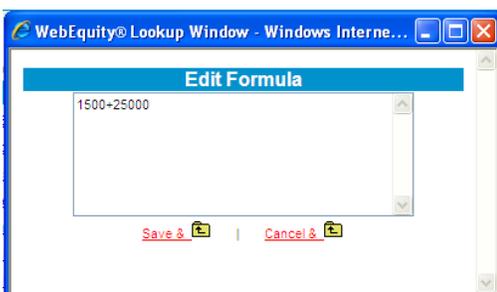


Figure 15f, Edit Formula Window--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*--5 Balance Sheet Trends - Entering Data

Using this option allows multiple balance sheets to be displayed and accessed. Users may also use the Balance Sheet Trends Screen to make changes in the selection and order of the balance sheets; any changes will be reflected in the **Reports Setup Section (Section B 4 d)**.

- CLICK “Bal. Sheet” on the toolbar; select “Balance Sheet Trends” from the drop-down menu. Trends may also be accessed through the Dashboard Navigation Screen.

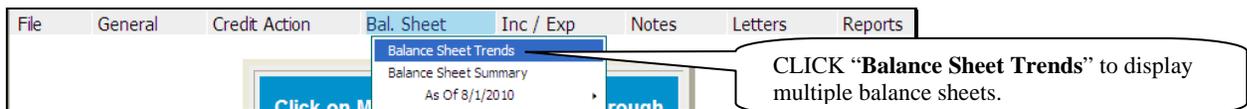


Figure 16a, Balance Sheet Trends Using the Toolbar

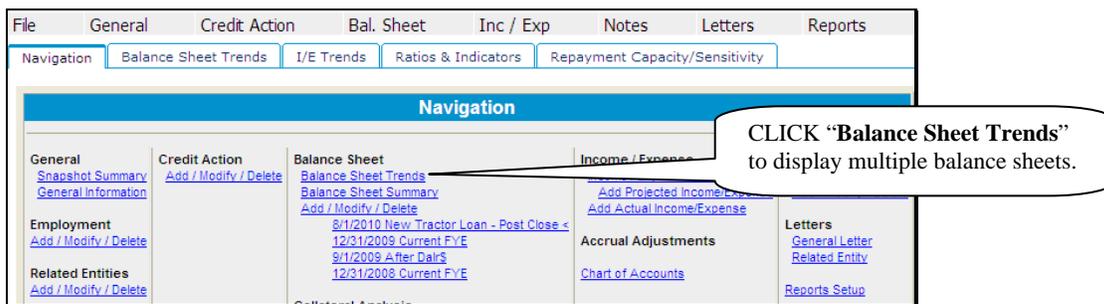


Figure 16b, Dashboard Navigation Screen

Financial data can be entered as a summary dollar value or on schedules where the calculated total value transfers to the Balance Sheet Summary. Sometimes a mix of summary and scheduled input is appropriate. Before adding financial information or documentation to the memo pads or footnotes, ensure that the correct balance sheet is selected by clicking on the radio button at the top of the screen.

Note: For more complex operations requiring multiple schedule entries, it is recommended that the user select the single “Balance Sheet Summary” option when entering the initial data. This will increase performance speed. See **Balance Sheet Summary – Adding Data (Section D 4)--***

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

5 Balance Sheet Trends - Entering Data (Continued)

*--

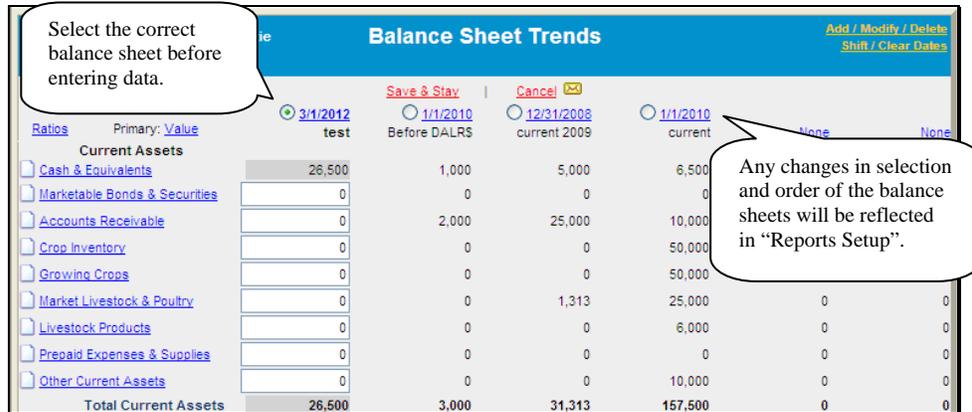


Figure 16c--*

Note: 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.

6 When Customer and FSA Balance Sheet Values/Amounts Differ

Balance Sheets are sometimes submitted with values that FSA may disagree with. This situation can be handled different ways in FBP.

Method	Additional Details
Revised Balance Sheet	Revise the balance sheet the customer submitted, using FSA values.
Dual Value Balance Sheet	This option will allow dual values to be entered on one Balance Sheet summary; the customer's values and FSA adjusted values. FSA adjusted values will be entered into the primary column and the customer's values into the secondary column. The value and adjusted values can be entered as a summary value or on schedules.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

6 When Customer and FSA Balance Sheet Values/Amounts Differ (Continued)

Create a Dual Value Balance Sheet, as follows:

- on the Balance Sheet Summary, check (✓) "Display Secondary Column" in the upper-right corner of the screen
- CLICK "Adj Value" for the "Primary" column and use this column for FSA adjusted values
- CLICK "Value" for the "Secondary" column and use this column for customers' values
- "Copy" arrows may be used to copy summary information from 1 column to another

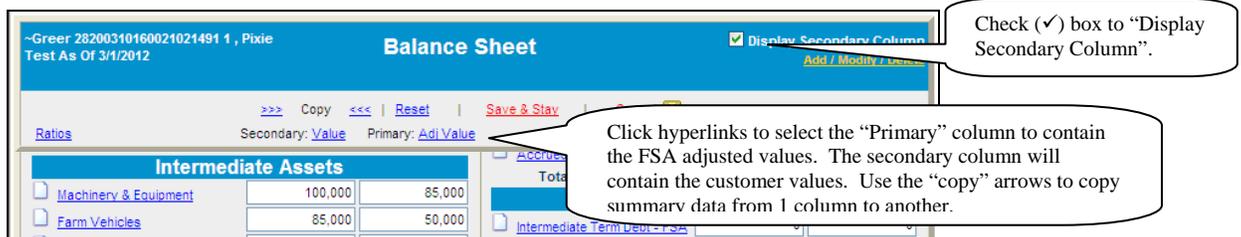


Figure 16d, Dual Value Balance Sheet Summary--*

- changes in the type of value and order of the columns on the Balance Sheet Summary will be reflected in the "Reports Setup".

Note: When using a dual value Balance Sheet for any loan making or servicing decision, the "Adjusted Values" option must be selected in the "Primary" column in "Reports Setup". This will ensure that the correct values are transferred to the Credit Presentation, collateral analysis, and chattel appraisal.

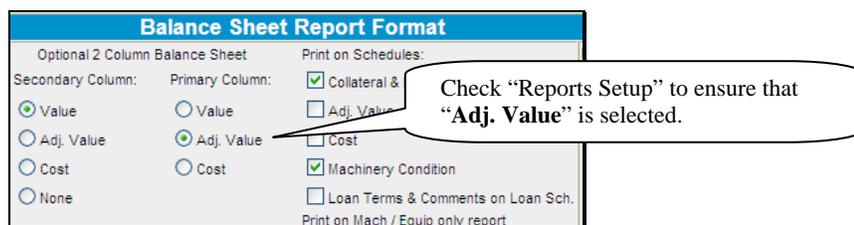


Figure 16e, "Report Setup" for Dual Value Balance Sheet

7 Locking Balance Sheets

Balance sheets should be locked after completion to prevent further modification of the data. To lock the balance sheet, CLICK "Add/Modify/Delete". The lock link can be found to the right of the list of balance sheets.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets

The asset accounts used on the balance sheet are standardized and are similar to the categories that most lenders use. However, for each asset grouping there is always the option of adding “other” assets at the summary or schedule level.

Asset values can be entered on the balance sheet as a summary dollar value for each asset type, or on detailed schedules where the calculated total transfers to the balance sheet. Frequently, a mix of summary and scheduled input is appropriate.

*--

Description (NAICS)	Type	# Head	Per Hd	Calc. Basis	Value	Col ?
Cattle - Brdg.-Cows	Mixed	25	1,000	HD	25,000	<input checked="" type="checkbox"/>
Total		25			25,000	

Figure 16f--*

All assets used to secure FSA loans should be entered on detailed schedules and the “Col?” box must be checked (✓) to ensure that the asset descriptions and values are available for use in the collateral analysis, chattel appraisal, and security agreement.

Note: Breeding livestock must be categorized as either “Raised” or “Purchased”. FBP makes this distinction for accrual analysis; changes in raised breeding livestock will affect accrual-adjusted income, while purchased livestock will not.

a Relationship of Asset Values for Chattel Appraisals/Collateral Analysis

The asset values entered into the balance sheet also populate the chattel appraisal and collateral analysis. See **When Customer and FSA Balance Sheet Values/Amounts Differ** *--(Section D 6) for information about how to enter dual values.--*

9 Liabilities

All liabilities are categorized as either “Farm” or “Personal”.

a Unpaid and/or Accrued Expenses

Unpaid or accrued farm expenses are expenses incurred by the farm business, but have not yet been paid. These expenses will be entered on the balance sheet as accounts payable; however, they should not be transferred to the projected loan schedules.

Caution: Do **not** include any unpaid or accrued expenses in the loan schedules, as that will distort the capacity analysis and feasibility determination.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

*--2 Additional Links on the Income/Expense Screen

In addition to the list of income/expense summaries displayed on the screen, users will see additional features and hypertext links on the right side of the screen.

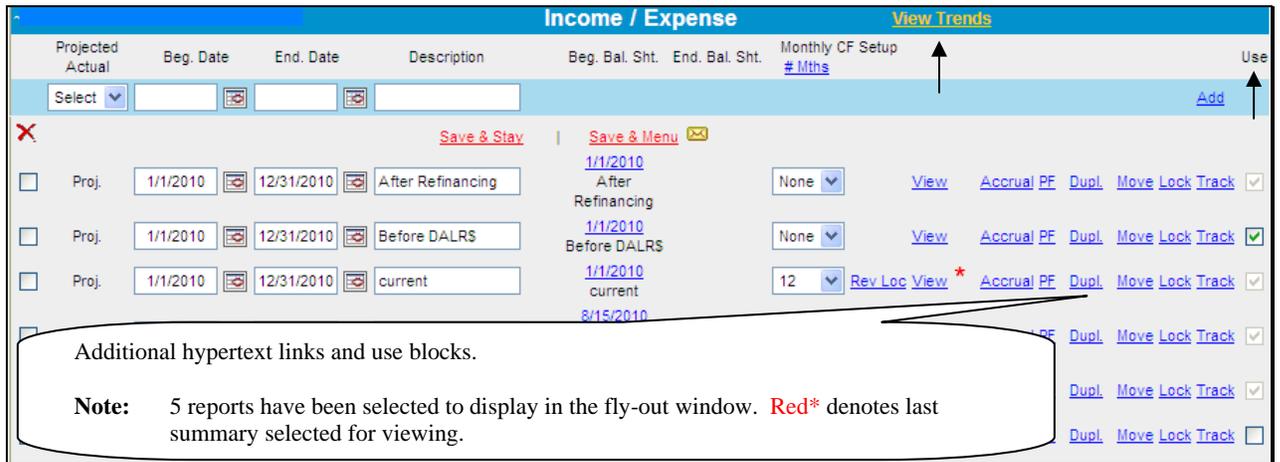
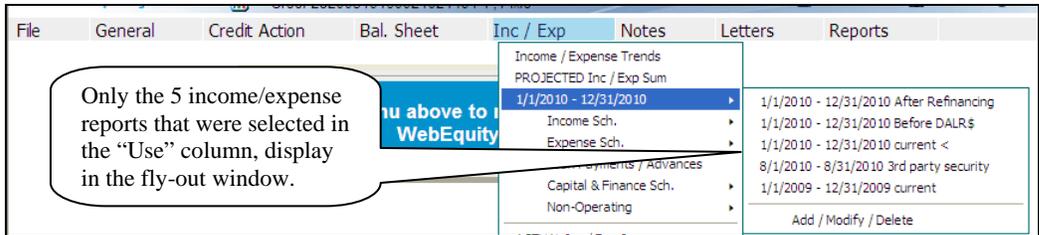


Figure 34d, Income/Expense Screen

Field	Action
View Trends	CLICK "View Trends" for quick access to Income/Expense Trends Screen.
Use	Check (✓) "Use" blocks to select which reports to display in the fly-out window or for use in "Reports Setup". If box is grayed out, the report is currently in use in "Reports Setup", or was the last report selected for viewing.
Rev Loc	Will only be displayed if users choose the Monthly CF Setup. CLICK "RevLoc" to display the "Revolving LOC Setup" box if customer has a loan with a Rev. LOC. Enter the interest rate for the LOC loan in the field on the left and click boxes next to the months on the right if users want interest paid other than year end. Save and return.



--*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

2 Additional Links on the Income/Expense Screen (Continued)

Figure 34e, Revolving LOC Setup Screen

Field	Action
View	CLICK “View” to display the Income/Expense Summary Screen.
Accrual	Optional. May be used for customers who use an accrual recordkeeping system.
PF	Will only be displayed after a beginning balance sheet date is selected. CLICK “PF” to display the pro forma (projected) information for that year.
Dupl.	CLICK “Dupl.” to duplicate that particular year’s information. The duplicate will be displayed under the year user wanted to duplicate.
Move	CLICK “Move” to move a projected income/expense year down to an actual year and vice versa. CLICK “Move” for the year user wants to move and the system will automatically move the year.
Lock	CLICK “Lock” to lock the selected income/expense screen.

--*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data

Using this option allows the user to select and display a single projected or actual income/expense summary on the screen.

CLICK “**Inc/Exp**” on the toolbar, highlight “Projected Inc/Exp Sum” or “Actual Inc/Exp Sum”, and select a summary description from the fly out window. The summary may also be accessed through the Dashboard Navigation Screen.

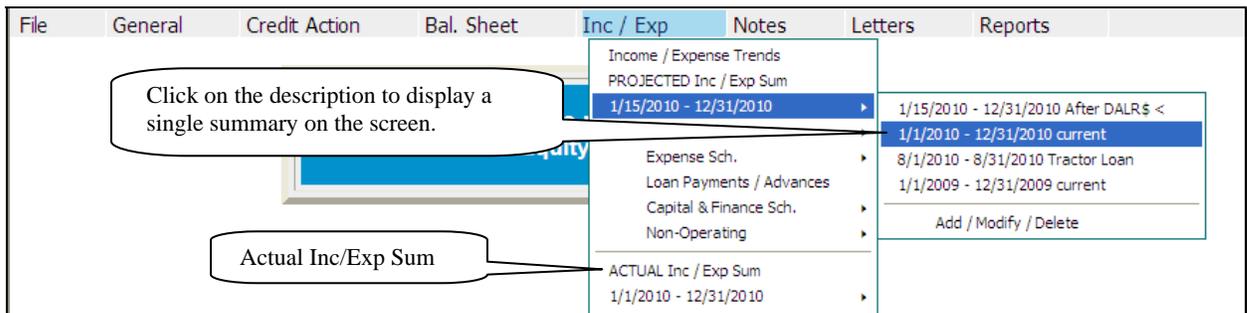


Figure 34f, Inc/Exp Summary Using the Toolbar

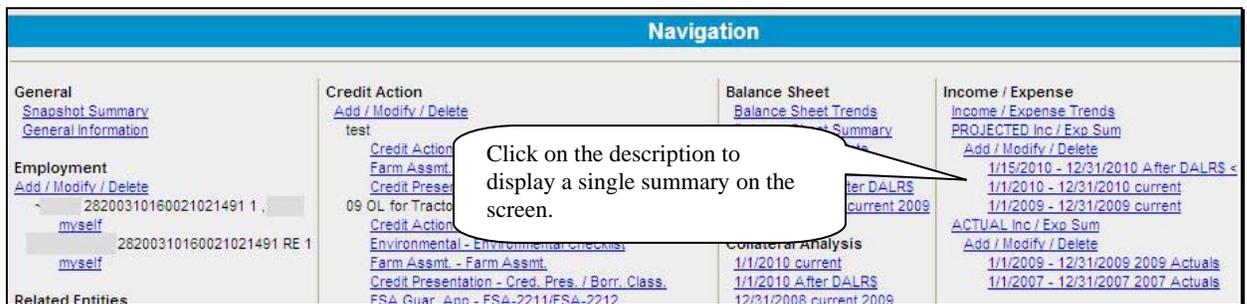


Figure 34g, Dashboard Navigation Screen

Projected and actual amounts can be entered as a summary dollar value or on schedules where the calculated total transfers to the income/expenses summary. Sometimes a mix of summary and scheduled input is appropriate. Scheduled information is especially appropriate when planning with production and yields.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

- *--To input data at the summary level, click in the applicable numeric input field and enter the total value amount.
- CLICK “Save & Stay” to save data; or navigate away from the screen by use of the toolbar menu or any hyperlink and data is automatically saved.
- CLICK “Cancel” and the data will not be saved and the page will refresh with the original data.



Figure 34h, Financial Data input at the Summary Level

Field	Action
Copy Avg.	Will copy the average of the previously selected years to the summary input column. Using this feature can be a time-saving tool for preparing a projection; however, it should not be used when creating actual records.
Avg.	Will display in parentheses, the number of years included in the average (in this example, 3). To modify the number of years represented in the average, CLICK “Avg.”. This will display the Report Setup Screen where users can select the number of years they want in the average. Caution: Be careful when selecting the years to be included so that atypical years, or years that include different enterprises compared to the projection, are not included.

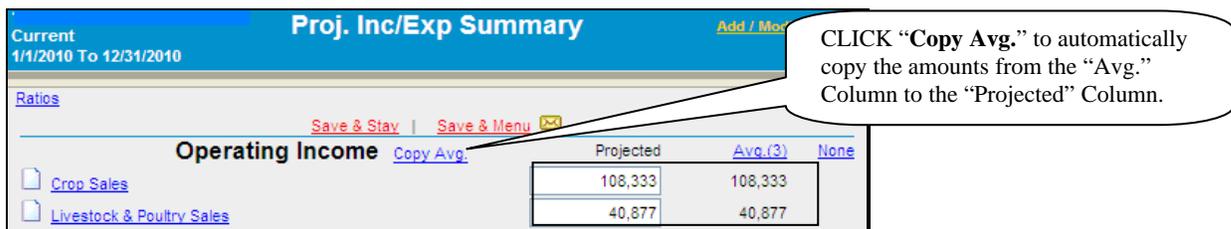


Figure 34i, Copy Average to Projection

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

An option available in summary level entry is “**Math in a Cell**”. Enter math formulas including addition, subtraction, multiplication, division calculations, and parenthesis, in user-defined cells to perform math calculations.

- To enter a math formula, click in the cell and begin entering the values. Some basic formula examples: $10+2=12$, $10-2=8$, $10*2=20$, $10/2=5$, $(10+2)/2=6$



Figure 34j, Enter a Math Formula

- To view a math formula, place the cursor over the plus/minus (+/-) symbol next to a cell that contains a math formula. Any new formula entered in a cell will overwrite the original calculation. Calculations are stored when screens are saved.

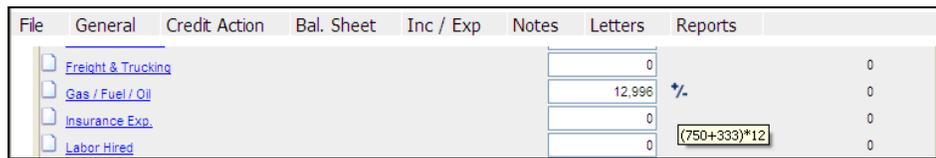


Figure 34k, View a Math Formula

- To edit a math formula, click the plus/minus (+/-) symbol next to a cell that contains a math formula. An **Edit Formula** dialog box will be displayed, type any changes and CLICK “Save”.

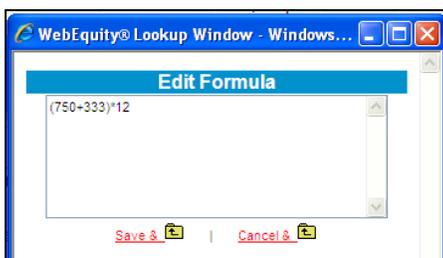


Figure 34l, Edit Formula window--*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

To add information at the schedule level, click on the hypertext link for the desired income/expense item. This will open up the schedule for that line item.

*--

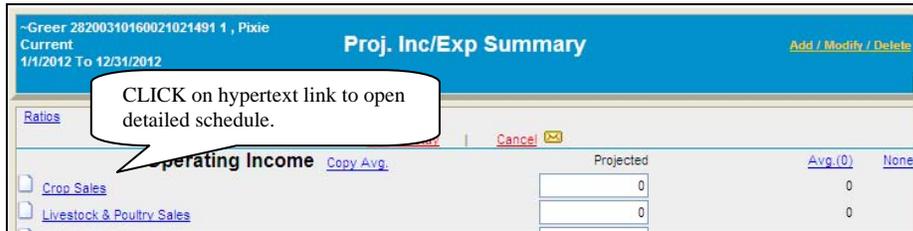


Figure 34m, Opening Schedule

Using crop sales as the example, enter the applicable information in each field from left to right, and then **CLICK “Add”** on the far right side of the schedule to add the crop. After all crops have been added, the “Total Sales” amount will be displayed on the Inc/Exp Summary Screen.

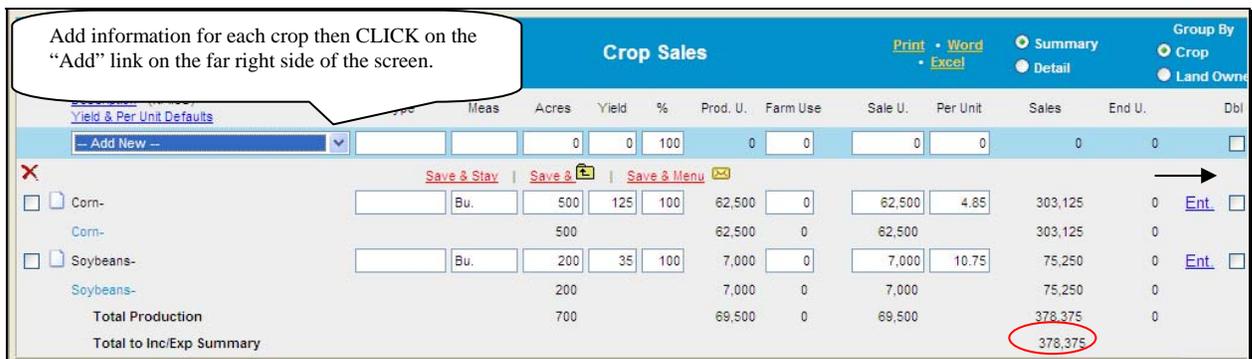


Figure 34n, Financial Data Input at the Schedule Level

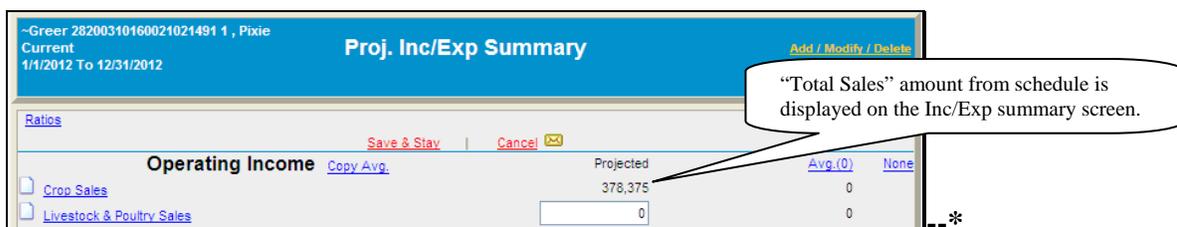


Figure 34o, Total Sales Amount

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

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 34p, 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.

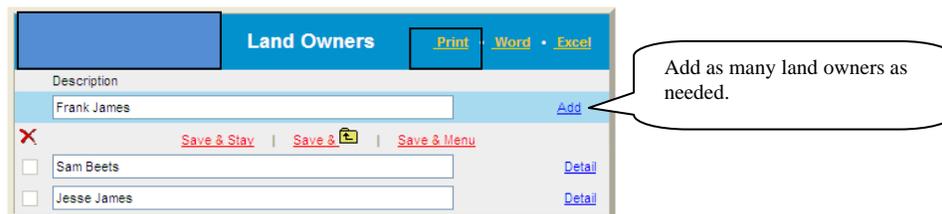


Figure 34q, Land Owners Dialog Box

- 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)

3 Income/Expense Summary – Entering Data (Continued)

Another option on the 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 price and yield that will cover anticipated costs. To access the Enterprise Analysis Section, CLICK “Ent.” link on the schedule.

Enterprise Analysis									
Corn --									
Save & Stay Save & [Icon] Save & Menu									
Copy Enterprise Defaults									
	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	4			
<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"/>			
<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"/>			
Type	Description	Calc Basis	Exp. U.	Per Exp. U.	Per A. or U.	%	Total	% C.F.	C.F.
-- Add New --	<input type="text"/>	---			0	100	0	100	0
Add									

Figure 34r, Enterprise Analysis Screen

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 Income/Expense Trends - Entering Data

Using this option allows multiple income/expense summaries to be displayed and accessed. Users may also use the Income/Expense Trends Screen to make changes in the selection and order of the income/expense summaries. Any changes will be reflected in the “**Reports Setup**” (Section B 4 d) Section.

CLICK “**Inc/Exp**” on the toolbar and select “**Income/Expense Trends**” from the drop-down menu. Trends may also be accessed through the Dashboard Navigation Screen.

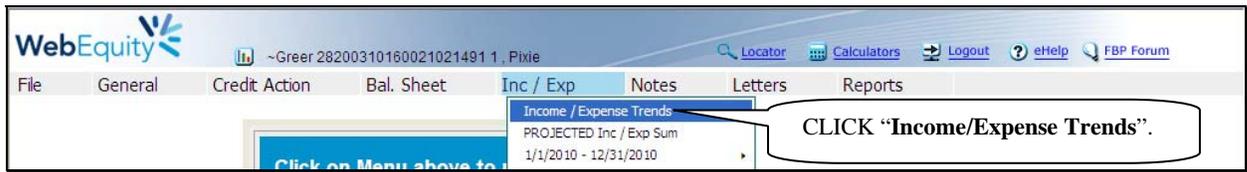


Figure 34s, Income/Expense Trends Using the Toolbar

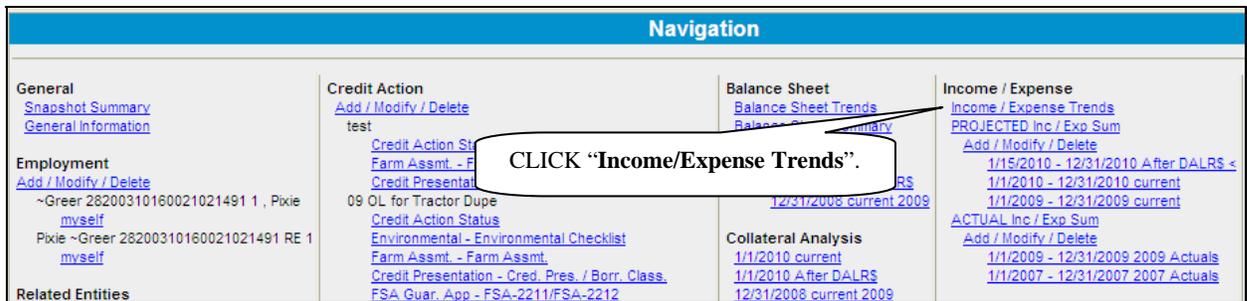


Figure 35, Dashboard Navigation Screen

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 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/expenses summary. Sometimes a mix of summary and scheduled input is appropriate. Scheduled information is especially appropriate when planning with production and yields. Before adding any financial information or documentation to the memo pads or footnotes, be sure that the correct income/expense record is selected by clicking the radio button at the top of the screen.

Note: It is recommended that the “Income/Expense Summary” option be selected for more complex operations using multiple schedules. Performance will be faster.

*--

Select the correct income/expense before entering data.

	1/1/2012 12/31/2012 current	0 Yr. After DALRS	1/1/2009 12/31/2009 current	12/31/2009 2009 Actuals	1/1/2007 12/31/2007 2007 Actuals	1/1/2010 12/31/2010 current
Operating Income Copy Avg.	<input type="checkbox"/>	Average <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crop Sales	378,375	0	0	170,000	0	378,375
Livestock & Poultry Sales	0	0	49,500	0	0	0
Dairy Livestock Sales	0	0	0	0	0	0
Milk Sales	0	0	0	0	0	0
Livestock Product Sales	0	0	0	0	0	0
Aq Program Pmts	0	0	0	0	0	0
Crop Insurance Proceeds	0	0	0	0	0	0
Custom Hire Income	0	0	0	10,000	10,000	0
Other Income	0	0	1,000	10,000	25,000	0
Total Operating Income	378,375	0	50,500	245,018	63,114	25,650

Any changes in the selection and order of income/expense summaries will be reflected in "Reports Setup".

Figure 36, Income/Expense Screen

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

*-5 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.

6 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:

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

The following Analysis Reports about capacity are available:

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

Farm Business Plan - FSA User Guide (Continued)

K Special Features (Continued)

2 DecisionMgr

DecisionMgr is a management tool that is available on the toolbar and provides users with the ability to track credit action status or view credit report activity.

a Credit Action Status

On the Credit Action Status Screen a user can view the status of every credit action that has been generated. To access the screen, CLICK “Portfolio Management”, “Decision Mgr”, “Credit Action”, “Status”.

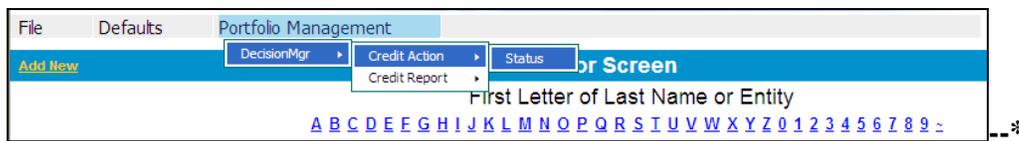


Figure 70

Before using the search feature, users choose the information to be displayed on the screen. CLICK “Column Select” in the upper left corner of the screen.



Figure 71

CHECK (✓) columns of information to be displayed.

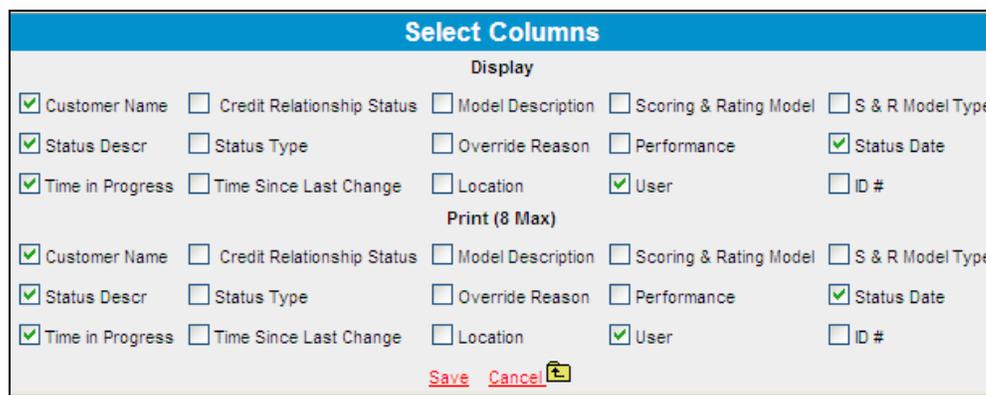


Figure 72

Farm Business Plan - FSA User Guide (Continued)

K Special Features (Continued)

2 DecisionMgr (Continued)

a Credit Action Status (Continued)

*--Select search criteria from any of the following fields:

- “Last Name”, to search by a specific user
- “Location”, to search by a specific location
- “Status Descr.”, to search by a specific Status Description, from the following:
 - “Recommend Approval”
 - “Recommend Decline”
 - “Approved”
 - “Declined”
 - “Withdrawn”
 - “End”
 - leave blank for all
- “Status Type”, defaults to “All”
- “From Date”, to choose a starting date
- “To Date”, to choose an ending date.

In the following example, only “Location” and the date range search criteria were used. CLICK “Go” to complete search.

Figure 73

The following Credit Action Status Screen displays the example search results. To print the information, CLICK “Print” hyperlink.

#	Customer Name	Status Descr.	Status Date	Time In Progress	User
1		Approved	1/4/2011	0D-0H-0M	
2		Approved	1/11/2011	5D-22H-45M	
3		Approved	1/25/2011	0D-0H-0M	

Figure 74--*

Farm Business Plan - FSA User Guide (Continued)

K Special Features (Continued)

2 DecisionMgr (Continued)

b Credit Report Activity Log

The Credit Report Activity Log allows users to view all the credit bureau reports that have been pulled within FBP. To access the Credit Report Activity Log Screen, CLICK *--“Portfolio Management”, “Decision Mgr”, “Credit Report”, “Activity Log”.

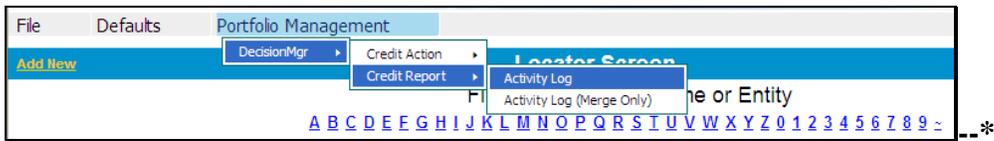


Figure 79

Select search criteria from any of the following fields.

- “Location”, to search by a specific location
- “From” and “To” dates, to search by specific time spans.

CLICK “Go” to complete search.

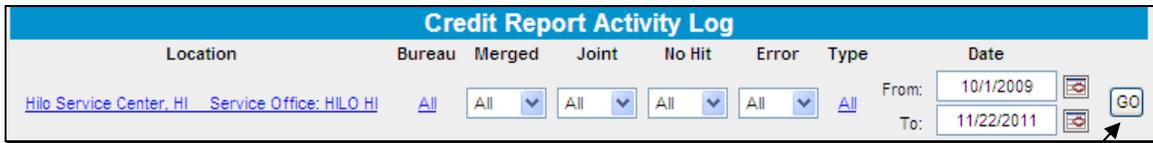


Figure 80

The Credit Report Activity Log can be sorted by clicking the sort icon preceding the applicable column. To view a copy of the credit report, under the “Bureau” column, CLICK “credit bureau” link.

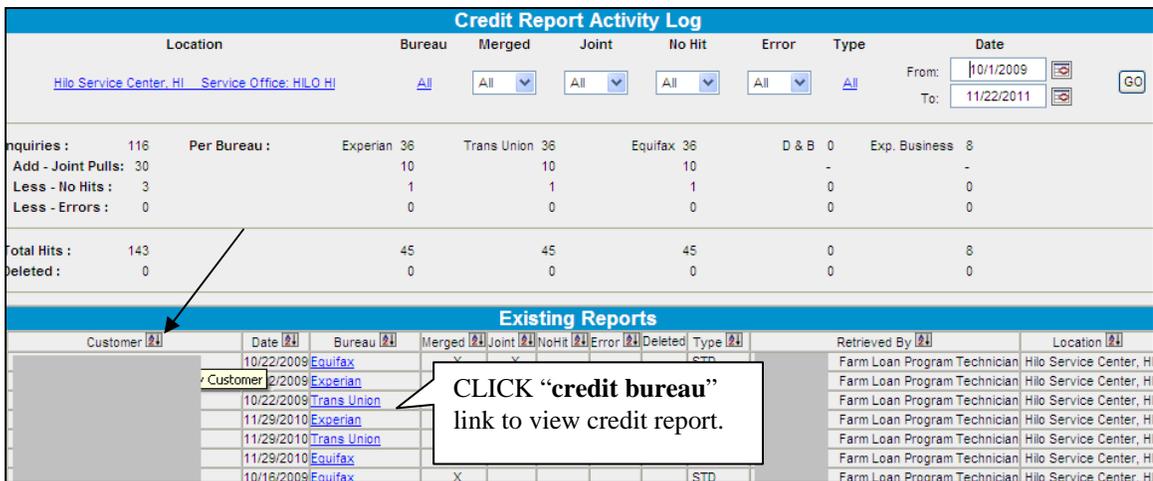


Figure 81

Farm Business Plan - FSA User Guide (Continued)

K Special Features (Continued)

3 Tracking

*--The tracking feature in the “Credit Action” menu allows users to view information about the selected credit action. From within the individual customer’s record, CLICK “**Credit Action**” and “**Add/Modify/Delete**”, to access the tracking features.

Each credit action that has been created will have a blue “Track” hyperlink on the far right of the Credit Action Screen. CLICK “**Track**” to view the information about the selected credit action.

Credit Action								
Description		Credit Action Model						
<input type="text"/>		Select				Add		
Save & Stay								
Description	Status		Environmental	Farm Assmt.	Other	Credit Presentation	Security Agreement	
2010 PLS & \$15K OL	Approved	 	Environmental Checklist	Farm Assmt.	DALRS Input Rpt.	Cred. Pres. / Borr. Class.	Security Agreement	Track
2010 YEA	Approved	 	None	Farm Assmt.	None	Classification / LR Review/ YEA	Select	Track
2010 PLS	Approved	 	Environmental Checklist	Farm Assmt.	DALRS Input Rpt.	Cred. Pres. / Borr. Class.	Security Agreement	Track
2009 PLS & \$30K OL	Approved	 	Environmental Checklist	Farm Assmt.	DALRS Input Rpt.	Cred. Pres. / Borr. Class.	Security Agreement	Track
YEA for 2009	Approved	 	None	Farm Assmt.	None	Classification / LR Review/ YEA	Security Agreement	Track
2006 restructure	Approved	 	Environmental Checklist	Farm Assmt.	DALRS Input Rpt.	Cred. Pres. / Borr. Class.	Security Agreement	Track
YEA FY 2005	Approved	 	None	Farm Assmt.	None	Classification / LR Review/ YEA	Select	Track
Crop year 2005-2006	Approved	 	None	Farm Assmt.	None	Cred. Pres. / Borr. Class.	Security Agreement	Track
OL crop year 2005	Select	 	None	None	Eligibility Only	None	Select	Track
Save & Stay								

Figure 82--*

FLP Rates

A Interest Rates for FLP's

--The following provides interest rates for FLP's as of August 1, 2012.--

Loan Type	Current Rate (%)	Date Set
Rural Housing - Farm Loan Purposes		
Note: For the current interest rate, contact the National Office.		
Operating	1.25	7/1/12
Operating – Limited Resource	5.00	12/1/90
Farm Ownership and Conservation Loans	*--3.000	8/1/12--*
Farm Ownership – Limited Resource	5.00	4/1/86
Farm Ownership – Down Payment	1.50	5/22/08
Farm Ownership – Joint Financing	5.00	3/24/97
Soil and Water	*--3.000	8/1/12--*
Soil and Water – Limited Resource	5.00	7/1/92
Recreation – Individual	*--3.000	8/1/12
Farmer Program – Homestead Protection	3.000	8/1/12
Shared Appreciation Amortization	2.000	8/1/12
Softwood Timber Loans	3.000	8/1/12--*
Economic Emergency – Operating	1.250	7/1/12
Economic Emergency – Real Estate	*--3.000	8/1/12
Emergency – Amount of Actual Loss	2.250	7/16/12--*
Emergency – Major Adjustment: Subtitle A Purpose (Excess of Loss)	5.625	7/1/12
Emergency – Major Adjustment: Subtitle B Purpose (Excess of Loss)	*--4.500	8/1/12
Emergency – Annual Production	4.500	8/1/12
Nonprogram - Chattel Property	4.500	8/1/12--*
Nonprogram - Real Property	5.625	7/1/12
Apple Loans	0.375	7/1/12
Association – Grazing	*--3.000	8/1/12
Association – Irrigation and Drainage	3.000	8/1/12--*
Indian Land Acquisition	5.00	2/1/91

Publication 622, which provides amortization tables and financial basic payment tables, is available from MSD Warehouse. To request Publication 622, complete FSA-159, available at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>, and submit it by 1 of the following methods:

- FAX to 816-823-4740 or 816-823-4741
- e-mail to ra.mokansasc2.kcasbwhse
- mail to:

USDA/FSA/Kansas City Warehouse
9240 Troost Ave
Kansas City MO 64131.

FLP Rates (Continued)

B Treasury Rates

The following table provides the applicable Treasury rates.

Treasury Rates	Current Rate (%)	Date Set
90-Day Treasury Bill	0.125	10/1/09
Treasury Judgment Rate (see Note)	*--0.210	8/1/12--*

Notes: The 90-Day Treasury Bill rate is entered in eDALR\$ as the “Discount Rate” and is used to calculate present value and net recovery value.

The treasury judgment rate is the interest rate applicable to deficiency judgments for all loan types (pursuant to 28 U.S.C. Section 1961). The rate is based on the weekly average 1-year CMT yield published by the Federal Reserve System, Board of Governors. The rate shown is the most current rate posted to the Federal Reserve web site and is dated the *--week ending June 29, 2012. The actual judgment rate is the rate for the calendar week--* preceding the date the defendant becomes liable for interest. Access the Federal Reserve web site www.federalreserve.gov/releases/H15/current for the weekly average 1-year CMT yield.

C Historical 90-Day Treasury Bill Rates

The following table provides the historical 90-day Treasury bill rates.

Effective Date	Rate (%)	Effective Date	Rate (%)
December 1, 1988	7.500	December 1, 1990	7.500
January 1, 1989	7.875	January 1, 1991	7.375
February 1, 1989	8.250	February 1, 1991	7.125
March 1, 1989	8.500	March 1, 1991	6.500
April 1, 1989	8.750	April 1, 1991	6.250
May 1, 1989	9.000	May 1, 1991	6.125
June 1, 1989	9.150	June 1, 1991	5.875
July 1, 1989	8.750	July 1, 1991	5.750
August 1, 1989	8.625	October 1, 1991	5.625
September 1, 1989	8.250	November 1, 1991	5.375
October 1, 1989	8.125	December 1, 1991	5.250
December 1, 1989	8.000	January 1, 1992	4.875
February 1, 1990	7.875	February 1, 1992	4.375
April 1, 1990	8.000	March 1, 1992	3.875
May 1, 1990	8.125	May 1, 1992	4.125
July 1, 1990	8.000	June 1, 1992	4.000
October 1, 1990	7.750	July 1, 1992	3.750
November 1, 1990	7.625	September 1, 1992	3.500