

AGRI-VENTURE BALANCE SHEET

Farm Financing is what "Agri-Venture" is all about. An accurately kept Balance Sheet is necessary to properly play the game. At the end of the year make payments, collect your production profit and be sure to check off your loan payments. Then, make your production decisions based on your overall financial status. Remember, how well you use the Balance Sheet will determine your results.

LOAN PAYMENT (P) AND REFINANCING (R) SCHEDULE

*Record each loan when first made with a check in circle under (P).
Annual Payments for that loan should be checked off in column below.
If the need arises to Refinance (R), see rules for instructions.*

Check When 1/4 Production Lost Indicate Number of Acres in Production Each Year		LAND BANK LONG-TERM LOANS												PCA INTERMEDIATE-TERM LOANS											
		LAND				NEW HOME				NEW FARM FACILITIES				NEW EQUIPMENT											
		Property Value 130,000 Down Payment 30,000 Annual Payment 6,000				Property Value 30,000 Down Payment 5,000 Annual Payment 1,750				Property Value 15,000 Down Payment 2,500 Annual Payment 850				Property Value 10,000 Down Payment 3,000 Annual Payment 1,250											
		Principal Balance		Equity		P		R		Principal Balance		Equity		P		R		Principal Balance		Equity		P		R	
	Year	100,000	0	●	●	25,000	0	●	●	12,500	0	●	●	7,000	0	●	●								
	1	96,000	4,000			24,000	1,000			12,000	500			6,000	1,000										
	2	92,000	8,000			23,000	2,000			11,500	1,000			5,000	2,000										
	3	88,000	12,000			22,000	3,000			11,000	1,500			4,000	3,000										
	4	84,000	16,000			21,000	4,000			10,500	2,000			3,000	4,000										
	5	80,000	20,000			20,000	5,000			10,000	2,500			2,000	5,000										
	6	76,000	24,000			19,000	6,000			9,500	3,000			1,000	6,000										
	7	72,000	28,000			18,000	7,000			9,000	3,500			0	7,000										
	8	68,000	32,000			17,000	8,000			8,500	4,000							NEW CAR							
	9	64,000	36,000			16,000	9,000			8,000	4,500														
	10	60,000	40,000			15,000	10,000			7,500	5,000							Property Value	3,600						
	11	56,000	44,000			14,000	11,000			7,000	5,500							Down Payment	600						
	12	52,000	48,000			13,000	12,000			6,500	6,000							Annual Payment	1,100						
	13	48,000	52,000			12,000	13,000			6,000	6,500														
	14	44,000	56,000			11,000	14,000			5,500	7,000							Principal Balance		Equity		P	R		
	15	40,000	60,000			10,000	15,000			5,000	7,500			3,000	0	●	●								
	16	36,000	64,000			9,000	16,000			4,500	8,000			2,000	1,000										
	17	32,000	68,000			8,000	17,000			4,000	8,500			1,000	2,000										
	18	28,000	72,000			7,000	18,000			3,500	9,000			0	3,000										
	19	24,000	76,000			6,000	19,000			3,000	9,500														
	20	20,000	80,000			5,000	20,000			2,500	10,000							PCA SHORT-TERM LOAN							
	21	16,000	84,000			4,000	21,000			2,000	10,500							Living Expenses							
	22	12,000	88,000			3,000	22,000			1,500	11,000							3,600	<input type="checkbox"/> Outstanding						
	23	8,000	92,000			2,000	23,000			1,000	11,500							3,900	<input type="checkbox"/> Paid						
	24	4,000	96,000			1,000	24,000			500	12,000														
	25	0	100,000			0	25,000			0	12,500														

PCA SHORT-TERM PRODUCTION LOAN SCHEDULE

Acres placed in production must be in multiples of 50.

Number of Acres In Production	Cost of Production (Pay Cash or Finance)	Production Loan Repayment	Market Value (When Cash Paid)	Annual Profit (When Financed)	When Half Production Lost	
					Market Value (If Cash Was Paid for Production Cost)	Loss (When Production Cost Financed)
50	10,000	11,000	15,000	4,000	7,500	3,500
100	20,000	22,000	30,000	8,000	15,000	7,000
150	30,000	33,000	45,000	12,000	22,500	10,500
200	40,000	44,000	60,000	16,000	30,000	14,000
250	50,000	55,000	75,000	20,000	37,500	17,500
300	60,000	66,000	90,000	24,000	45,000	21,000

Temporary Options	Cost
Crop Hail Insurance	\$500 per year
AGRIFAX	\$500 per year
Insecticide	\$500 per year
Fertilizer/Herbicide	\$1,000 per year
Permanent Options	Investment
Irrigation/Drainage	\$5,000 per game
Co-op Stock	\$2,000 per game

Use space below to tabulate assets at end of game.

Total Equities of Purchases _____

Total Down Payments Made _____

Permanent Option Value _____

Co-op Stock _____

Total Cash on Hand _____

Net Worth _____