

Rusty Grice

Aquaculture Business Specialist
Auburn University Shellfish Lab

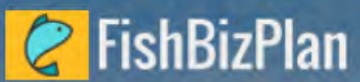
www.masgc.org

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Gulf Shores, AL 36542
rtg0010@auburn.edu



AUBURN UNIVERSITY
SCHOOL OF FISHERIES, AQUACULTURE,
AND AQUATIC SCIENCES





REGISTER

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FishBizPlan

Use FishBizPlan to write your own commercial fishing business plan, for free!

FEATURES

MEET THE TEAM

REGISTER



Welcome, Rusty Grice!

[Start a New Plan](#)[Help](#)Sort

My Plans

Plan Name		Last Update	Updated By	
Oyster Farm	Reviewers Tools & Settings	10/10/2016 3:04 PM	Rusty Grice	View Plan

Plans for Review

You are not currently assigned as a Reviewer on any Plans.



Oyster Farm

Expand

Cover Page

Executive Summary

Business Description

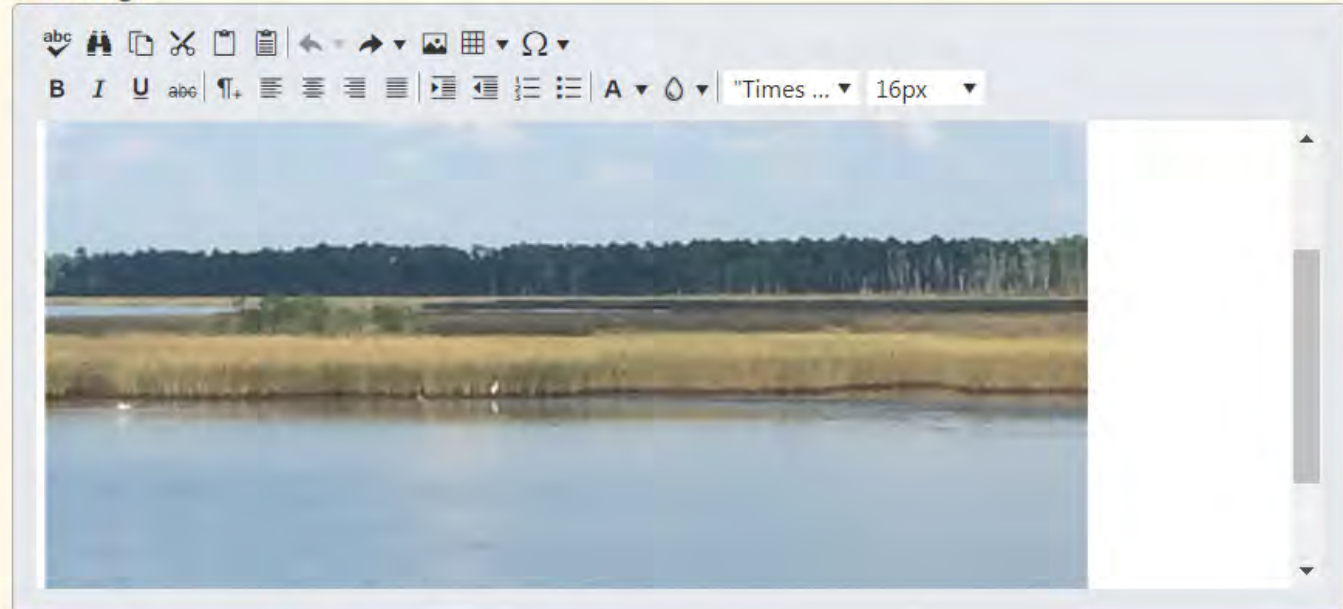
Operations

Marketing

Management & Personnel

Financial Plan

Cover Page



A rich text editor interface for editing the cover page. The toolbar includes icons for undo, redo, bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, and font size. The font size is currently set to 16px. The main editing area contains a landscape photograph of a body of water with a forest in the background. A vertical white sidebar is visible on the right side of the editor.

Tips

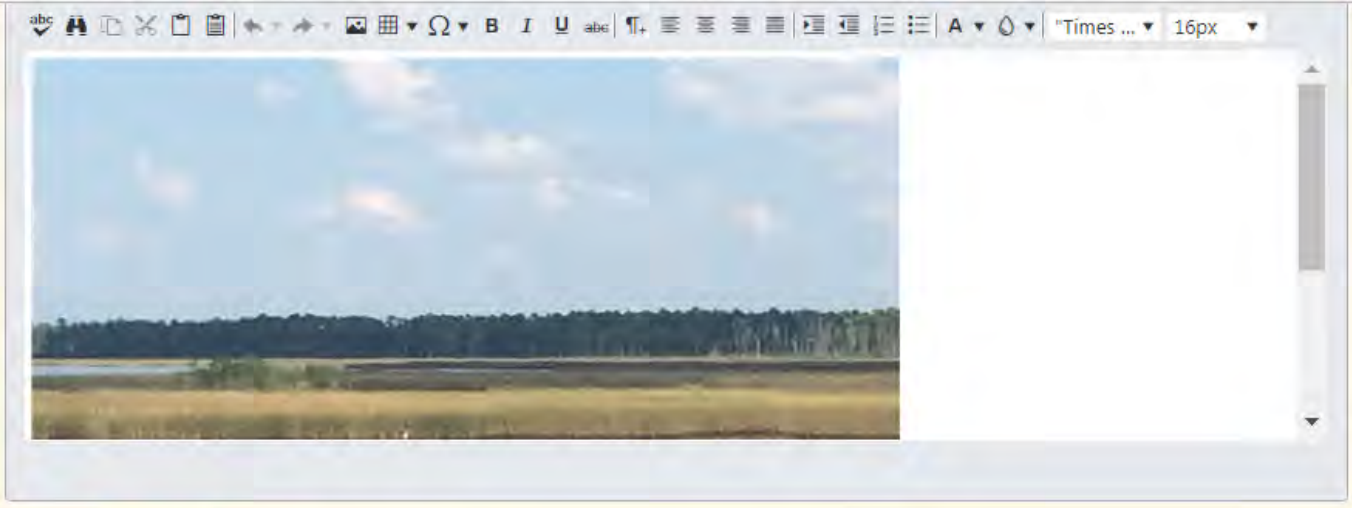
Resources

Samples

Comments



- Cover Page
- Executive Summary
- Business Description
- Mission Statement
- Goals
- Plan Summary
- Capital Required
- Implementation Timeline
- Business Description
- Business Overview
- Permits / Quota / Licenses
- Location / Area Fished
- Vessel / Gear / Facilities
- Business History
- Ownership Structure
- Operations
- Products
- Services



- Tips
- Resources
- Samples
- Comments

Business Plan Cover Letters
Tips for writing a business plan cover letter, from morebusiness.com

How to Write a Cover Letter for a Business Plan
Steps for creating a cover letter for a business plan, from smallbusiness.chron.com

[Suggest a Resource](#)

- Navigation icons: back, forward, home, search, etc.
- Vertical toolbar with icons for edit, comment, print, link, and help.



- Permits / Quota / Licenses
- Location / Area Fished
- Vessel / Gear / Facilities
- Business History
- Ownership Structure
- Operations
- Products
- Services
- Production & Handling
- Inventory Management
- Regulations
- Risk Management
- Environmental Issues
- Marketing
- Market Trends
- Current Markets
- Pricing
- Strategic Partners
- Marketing Contracts & Agreements

Developing Financial Statements & Putting Them to Use

Developing Your Financial Statements and Putting Them to Use is designed to help you understand how to put your financial statements together and then use them to analyze your business. This training will help you think through putting your financial statements together and give you practical information on putting them to use. This training will also provide how to videos on using the financial statements that are specifically designed for Fishermen and are available within FishBizPlan.

Fishing Financial Spreadsheet (non-Macro)

Download the Fishing Financial spreadsheet which includes a balance sheet as well as an income statement and cash flow plan. This version is a non-Macro version of the Fishing Financial spreadsheets for OpenOffice users or users who may not be able to run macros in Excel.

Fishing Financial Spreadsheet (Macros)

Download the Fishing Financial spreadsheet which includes a balance sheet as well as an income statement and cash flow plan.

Using the Balance Sheet in the FishBizPlan Financial Spreadsheet



Suggest a Resource



Year 2018



Date **June 8, 2018**

Name

Boat / Company Name

Address

City

State / Province

Zip / Postal Code

Year Examined

How do you sell your fish?

Do you want to project both business and personal income and expenses?

[Go to personal details](#)

- Go to Balance Sheet Data Entry
- Go to Final (Printable) Balance Sheet
- Go to Income Statement & Cash Flow Plan
- View the "Getting Started" help video (opens browser)

Need Help? View the Training!



FishBizPlan
Developing Your Financial Statements & Putting Them To Use

February 8, 2017
Copyright ©2016 Regents of the University of Minnesota. All rights reserved.
FishBizPlan Financial spreadsheets were made possible by funding from the National Oceanic and Atmospheric Administration (NOAA) & from technical help from the Center for Farm Financial Management at the University of Minnesota.

Browser tabs: russellgrice@yahoo.com - Yahoo, Home / Twitter, Edit Plan - Off Bottom Oyster, Google, Google, Google

Address bar: https://fishbizplan.org/user/EditPlan.aspx

Navigation menu (left):

- Cover Page
- Executive Summary
- Business Summary
- Vision/Mission Statement
- Goals
- Plan Summary
- Capital Required
- Implementation Timeline
- Business Description
- Business Overview
- Permits / Quota / Licenses
- Location / Area Fished
- Vessel / Gear / Facilities
- Business History
- Ownership Structure
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- Market Trends
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- Pricing
- Strategic Partners
- Marketing Contracts & Agreements
- Management & Personnel

Editor toolbar: abe, icons for undo, redo, bold, italic, underline, text color, background color, font size (30px), serif font

Right sidebar: navigation arrows, edit icon, comment icon, share icon, link icon, help icon

Resource tabs: Tips, Resources, Samples, Comments

Resources list:

- Steps for Writing a Business Plan - Executive Summary**
How to craft your business plan, including details regarding the executive summary from the U.S. Small Business Administration
- Write Better Executive Summaries**
Information on writing a stronger executive summary, from businesswritingblog.com
- Five Crucial Elements of an Executive Summary**
Five tips for writing strong executive summaries, from PandaDoc Blog
- First Steps: Writing the Executive Summary of Your Business Plan**
Tips for what should be addressed in the executive summary, from entrepreneur.com
- Business Plan Executive Summary Example**
An example of a small business executive summary from The Balance
- How to Write an Effective Executive Summary**
Description of how to write an effective executive summary--and why it's important--from Inc.

Buttons: Suggest a Resource

Windows taskbar: Type here to search, icons for File Explorer, Firefox, Chrome, Word, PowerPoint, system tray (11:09 AM 4/22/2021)

File Home Insert Page Layout Formulas Data Review View Help ACROBAT

Clipboard Font Alignment Number Styles Cells Editing Analysis Sensitivity

Clipboard: Cut, Copy, Paste, Format Painter

Font: Arial, 12, Bold, Italic, Underline, Text Color, Background Color

Alignment: Wrap Text, Merge & Center

Number: General, Currency, Percentage, Decimals, Fractions, Scientific

Styles: 20% - Accent3 2, Calculation 2, Currency 2, Input 2, Normal 2, Normal

Cells: Insert, Delete, Format

Editing: Fill, Clear, Sort & Filter, Find & Select

Analysis: Analyze Data

Sensitivity: Sensitivity

A6															
Detailed Assets															
Go to Final Balance Sheet		Prepared On: 4/22/2021		Go to Liability Data Entry		Go to Loan Data Entry		Go to Gen Info							
Current Fishing Assets				Non-Current Fishing Assets (Note: Use Appraised or Survey Values.)				Other Personal (Non-Fishing) Assets							
Cash (cash, business checking & savings accounts) <		Current Value		Vessels <		Current Value		Cash in Personal Accounts <		Current Value					
Bank Account															
Savings															
Sub-Total Cash (cash, business checking & savings accounts) \$		-		Sub-Total Vessels \$		-		Sub-Total Cash in Personal Accounts \$		-					
Due from Processors <		Current Value		Other Fishing Equipment and Gear <		Current Value		Stocks & Bonds <		Current Value					
Sub-Total Due from Processors \$		-		Sub-Total Other Fishing Equipment and Gear \$		-		Sub-Total Stocks & Bonds		-					
Other Business Accounts Receivables <		Current Value		Business Vehicles <		Current Value		Loans Receivable (personal loans) <		Current Value					
Sub-Total Other Business Accounts Receivables \$		-		Sub-Total Business Vehicles \$		-		Sub-Total Loans Receivable (personal loans) \$		-					
Business Loans Receivable <		Current Value		Transferable Permits & Quota <		Current Value		Personal Property <		Current Value					
Sub-Total Business Loans Receivable \$		-		Sub-Total Transferable Permits & Quota \$		-		Sub-Total Personal Property \$		-					
Pre-paid Expenses <		Current Value		NOAA Capital Construction Fund Balance <		Current Value		Personal Vehicles <		Current Value					

File Home Insert Page Layout Formulas Data Review View Help ACROBAT

Clipboard Font Alignment Number Styles Cells Editing Analysis Sensitivity

NET CASH FLOWS (all sources) \$ - \$ -

Go to Gen Info Go to Cash Flow Entry View the Income Statement help video

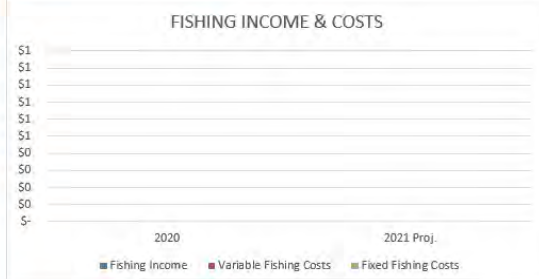
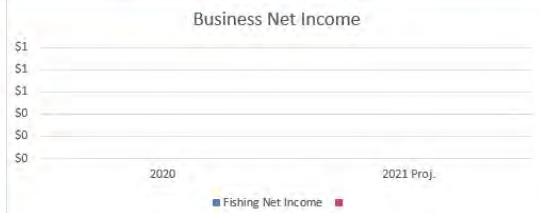
Go to the Income Statement help video

Income Statement & Cash Flow Summary

FISHING INCOME & COSTS

	2020	2021 Projected
Fishing Income		
Fish Sales to Processors	\$ -	\$ -
Vessel / Equipment Lease Income	\$ -	\$ -
Gain on Sale of Vessel or Equipment	\$ -	\$ -
Gain on Sale of Permits or Quota	\$ -	\$ -
Crew Share Earned	\$ -	\$ -
Other	\$ -	\$ -
Total Fishing Income	\$ -	\$ -
Variable Fishing Costs		
Crew Shares Paid	\$ -	\$ -
Crew Insurance	\$ -	\$ -
Provisions	\$ -	\$ -
Fuel, Lubricants, etc	\$ -	\$ -
Gear	\$ -	\$ -
Repairs & Maintenance	\$ -	\$ -
Bait & Ice	\$ -	\$ -
Misc. Operating Costs	\$ -	\$ -
Taxes, Fees & Assessments	\$ -	\$ -
Other	\$ -	\$ -
Sub-Total Fishing Variable Costs	\$ -	\$ -
Fixed Fishing Costs		
Port & Harbor Costs	\$ -	\$ -
Permit & Quota Costs	\$ -	\$ -
Interest on Loans	\$ -	\$ -
Vessel, Equipment & Gear Depreciation	\$ -	\$ -
Permits or Quota Amortization	\$ -	\$ -
Vessel Insurance	\$ -	\$ -
Professional Fees	\$ -	\$ -
Property Taxes	\$ -	\$ -
Misc. & Other Fixed Costs	\$ -	\$ -
Sub-Total Fishing Fixed Costs	\$ -	\$ -
Total Fishing Costs	\$ -	\$ -
NET INCOME FROM FISHING	\$ -	\$ -
Gain on Sales Vessel, Equip, Gear, Quota & Permit (-)	\$ -	\$ -
Vessel, Equip, Gear Depr & Permits / Quota Amort (+)	\$ -	\$ -
Principal Payments on Business Loans (-)	\$ -	\$ -
New Credit (+)	\$ -	\$ -
New Operating Loan(+)	\$ -	\$ -

Go to Gen Info Go to Cash Flow Entry View the Income Statement help video



VARIABLE FISHING COSTS - 2020

Banking & Finance
 6.50% Annual Rate
 0.00% Annual Rate
 Assessed
 , 0%

Gen Info Asset Entry Liability Entry Loan Entry Final Balance Sheet Proposed Loans Cash Flows Final Income and Cash Flows

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Getting Started with the FishBizPlan Financial Spreadsheet



Alaska Department of Commerce, Community & Economic Development

The Alaska Division of Investments offers fishing vessel, permit and quality improvement loans to Alaska residents.

Commercial Fishing and Agriculture Bank

The Commercial Fishing and Agriculture Bank offers permit and vessel loans for Alaska fishing operations.

NMFS Financial Services

The National Marine Fisheries Service offers a number of loans throughout the country for commercial fishing operations.

[Suggest a Resource](#)

- Implementation Timeline
- Business Description
- Business Overview
- Permits / Quota / Licenses
- Location / Area Fished
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- Ownership Structure
- Operations
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- Production & Handling
- Inventory Management**
- Regulations
- Risk Management
- Environmental Issues
- Marketing
- Market Trends
- Current Markets

Tips Resources Samples Comments

Controlling Your Inventory
Suggestions on managing inventory

Inventory Management
Inventory management definitions and methods, Investopedia

Suggest a Resource



- Management Team
- Key Advisors
- Crew & Employees
- Professional Services
- Financial Plan



- Chat
- Print
- Link
- Help

- Tips
- Resources
- Samples
- Comments

Hiring Employees FAQ
Avoid problems when hiring, learn about discrimination, interviewing, contracts, Nolo.com

Hiring Employees
What to do on your employee's first day, Nolo.com

Managing Employees, SBA
Managing employees and developing an employee handbook, SBA

Farm Employee Handbook Template
Template for a farm employee handbook, Michigan State University

[Suggest a Resource](#)



