WHAT ARE YOU THINKING ABOUT?

TOP FINANCIAL PRIORITIES FOR GREENHOUSE AND NURSERY OPERATIONS

Topics that should be top of mind



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PROFITABILITY AND PRICING

Understand and Review True Profitability

- Go beyond revenue per crop calculate fully loaded cost per SKU or per equivalent unit, including labor, utilities, and shrink.
- Identify your top 20% of SKUs driving 80% of margin.
- Regularly review pricing against actual production costs and market demand.

Evaluate Pricing and Customer Mix

- Track margin by customer segment (IGC, big box, landscapers).
- Avoid overreliance on one major buyer diversification protects cash flow and negotiating power.

WORKING CAPITAL



Monitor Working Capital Health

- Track inventory days, receivables days, and payable days to manage cash cycles.
- Healthy operations maintain an operating working capital ratio and/or current ratio between 1.5:1 to 2:1 and turn crops and cash efficiently through the season.
- Net working capital days of coverage (compare to similarly-sized peers in YMM).
- Compare OWC to Working Capital Requirement formulas in YMM datasheet.

13 WEEK CASH FLOW



- Plan Cash Flow Weekly (13-Week Rolling Forecast)
- Use a rolling cash forecast to anticipate cash needs and address seasonality.
- Update weekly with actual numbers
- Prepare a variance weekly of actual to projection.



13-Week Cash flow forecast

Contract labor \$ 3,000.00 \$ 3,00	Starting cash on hand														
Cash receipts Sample of Cash r		\$ 65,000.00		Starting date	11/3/25		Cash minimu	m balance aler	\$ 25,000.00						
Cash receipts Cash r															
Cash receipts Cash receipts Cash receipts Cash receipts Cash receipts Cash receipts Sample of Cash Cash Receipts Sample of Cash Cash Receipts Total cash receipts Total cash receipts Sample of Cash Cash Receipts Sample of Cash Cash Receipts Total cash Receipts Sample of Cash Cash Cash Cash Cash Cash Cash Cash		11/3/25	11/10/25	11/1//25	11/24/25	12/1/25	12/8/25	12/15/25	12/22/25	12/29/25	1/5/26	1/12/26	1/19/26	1/26/26	Tota
S	ash on hand (beginning of month)	\$ 65,000.00	\$ 41,250.00	\$ 69,250.00	\$ 45,950.00	\$ 16,350.00	\$ 17,600.00	\$ 49,600.00	\$ 33,300.00	\$ 7,300.00	\$ 44,600.00	\$ 82,600.00	\$ 63,100.00	***************************************	
S															
Second Description of Description S	Cash receipts														
Total cash receipts	ash sales	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	\$ -	\$ -	\$ -	\$ 2,800.00	\$ 3,500.00	\$ 4,000.00	\$ 3,800.00	\$ 4,200.00	\$ 5,000.00	\$ 25
Section Sect	ollections on accounts receivable	\$ -	\$ -			\$ 25,000.00				\$ 50,000.00				\$ 75,000.00	\$ 150
Total cash receipts Total cash receipts S	ine of Credit Draw/Loan Proceeds														\$
Total cash receipts \$. \$ 1,000.00 \$. \$ 1,000.00 \$. \$ 1,000.00 \$. \$. \$ 2,800.00 \$. \$. \$ 2,800.00 \$. \$. \$. \$ 2,800.00 \$. \$. \$. \$. \$. \$. \$. \$. \$	wner contributions														\$
Total cash available \$ 65,000.00 \$ 42,250.00 \$ 69,250.00 \$ 46,950.00 \$ 41,350.00 \$ 17,600.00 \$ 49,600.00 \$ 36,100.00 \$ 60,800.00 \$ 48,600.00 \$ 86,400.00 \$ 67,300.00 \$ (45,500.00) \$ (45	nterest/Other receipts														\$
Total cash available \$ 65,000.00 \$ 42,250.00 \$ 69,250.00 \$ 46,950.00 \$ 41,350.00 \$ 17,600.00 \$ 49,600.00 \$ 36,100.00 \$ 60,800.00 \$ 48,600.00 \$ 86,400.00 \$ 67,300.00 \$ (45,500.00) \$ (45															\$
Total cash available \$ 65,000.00 \$ 42,250.00 \$ 69,250.00 \$ 46,950.00 \$ 41,350.00 \$ 17,600.00 \$ 49,600.00 \$ 36,100.00 \$ 60,800.00 \$ 48,600.00 \$ 86,400.00 \$ 67,300.00 \$ (45,500.00) \$ (45															\$
S 5,000,00 S 5,000,00 S 5,000,00 S 10,000,00	Total cash receipts	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	\$ 25,000.00	\$ -	\$ -	\$ 2,800.00	\$ 53,500.00	\$ 4,000.00	\$ 3,800.00	\$ 4,200.00	\$ 80,000.00	\$ 17
S 5,000,00 S 5,000,00 S 5,000,00 S 10,000,00	Total cash available	\$ 65,000.00	\$ 42.250.00	\$ 69.250.00	\$ 46.950.00	\$ 41.350.00	\$ 17,600,00	\$ 49,600.00	\$ 36.100.00	\$ 60,800,00	\$ 48,600.00	\$ 86,400.00	\$ 67.300.00	\$ (45.500.00)	
Supplied	perating Payables	\$ 5.000.00	\$ 5.000.00	\$ 5.000.00	\$ 10,000,00	\$ 10.000.00	\$ 5.000.00								
S 3,000.00 \$ 3,000.00						Ψ 10,000.00	Ψ 5,000.00		\$ 10,000,00	\$ 2,000,00	\$ 3,000,00	\$ 10,000,00	\$150,000,00	\$ 75,000,00	\$ 20
Subject Subj	ayıvıı			\$ 15,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00								
Entylease Itilities \$ 750.00		\$ 3,000.00	\$ 3,000.00					\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 14
National Service (principal/Interest) \$ 50,000.00 \$ 50,	Contract labor	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00				\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00	\$ 14! \$ 3!
Subtotal \$ 23,750.00 \$ 23,000.00 \$ 30,600.00 \$ 23,750.00 \$ 18,000.00 \$ 16,300.00 \$ 28,800.00 \$ 16,200.00 \$ 23,300.00 \$ 23,300.00 \$ 89,200.00 \$ 24,000.00 \$ 20,000.	Contract labor Insurance (other than health)	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00			\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 14! \$ 3! \$
Subtotal \$ 23,750.00 \$ 23,000.00 \$ 23,300.00 \$ 23,750.00 \$ 18,000.00 \$ 16,300.00 \$ 28,800.00 \$ 16,200.00 \$ 13,000.00 \$ 23,300.00 \$ 89,200.00 \$ 40,000.00 \$ 23,000.	ontract labor nsurance (other than health) imployer Portion of Benefit Insurance	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00 \$ 6,600.00			\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 14! \$ 3! \$
Subtotal \$ 23,750.00 \$ 23,000.00 \$ 23,300.00 \$ 30,600.00 \$ 23,750.00 \$ 18,000.00 \$ 16,300.00 \$ 16,200.00 \$ 16,000.00 \$ 23,300.00 \$ 192,800.00 \$ 89,200.00 \$ 4 24,300.00 \$ 24,3	ontract labor ssurance (other than health) mployer Portion of Benefit Insurance ent/Lease		\$ 3,000.00	\$ 3,000.00	\$ 3,000.00 \$ 6,600.00	\$ 3,000.00		\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00	\$ 14 \$ 3 \$ \$ 1
Subtotal \$ 23,750.00 \$ 23,000.00 \$ 23,300.00 \$ 30,600.00 \$ 23,750.00 \$ 18,000.00 \$ 16,300.00 \$ 16,200.00 \$ 16,000.00 \$ 23,300.00 \$ 192,800.00 \$ 89,200.00 \$ 4 16,200.00 \$ 16,200.00 \$ 16,0	ontract labor nsurance (other than health) mployer Portion of Benefit Insurance ent/Lease		\$ 3,000.00	\$ 3,000.00	\$ 3,000.00 \$ 6,600.00	\$ 3,000.00		\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 14! \$ 3! \$ 10 \$ 2
Subtotal \$ 23,750.00 \$ 23,000.00 \$ 23,300.00 \$ 23,300.00 \$ 23,300.00 \$ 23,750.00 \$ 18,000.00 \$ 16,200.00 \$ 16,200.00 \$ 16,000.00 \$ 23,300.00 \$ 192,800.00 \$ 89,200.00 \$ 4 16,200.00 \$ 16,2	ontract labor nsurance (other than health) Imployer Portion of Benefit Insurance tent/Lease tillities		\$ 3,000.00	\$ 3,000.00	\$ 3,000.00 \$ 6,600.00	\$ 3,000.00		\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 14! \$ 38 \$ \$ 10 \$ 29
\$ 50,000.00 \$ 50,000.00	contract labor nsurance (other than health) Employer Portion of Benefit Insurance Hent/Lease		\$ 3,000.00	\$ 3,000.00	\$ 3,000.00 \$ 6,600.00	\$ 3,000.00		\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 14! \$ 38 \$ \$ 10 \$ 29
apital purchases or reserve and/or escrow \$	ontract labor nsurance (other than health) mployer Portion of Benefit Insurance ent/Lease		\$ 3,000.00	\$ 3,000.00	\$ 3,000.00 \$ 6,600.00	\$ 3,000.00		\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00	\$ 10,000.00 \$ 3,000.00	\$ 14 \$ 3 \$ \$ 1 \$: \$: \$ 2 \$
apital purchases or reserve and/or escrow \$	ontract labor issurance (other than health) imployer Portion of Benefit Insurance ent/Lease tillities	\$ 750.00		\$ 3,000.00 \$ 300.00	\$ 3,000.00 \$ 6,600.00 \$ 1,000.00	\$ 3,000.00 \$ 750.00	\$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 1,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 10,000.00 \$ 3,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 25,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 14! \$ 3! \$ \$ 1! \$:: \$:: \$ 2! \$
o reserve and/or escrow \$	contract labor Insurance (other than health) Imployer Portion of Benefit Insurance Itent/Lease Italities ax Subtotal	\$ 750.00	\$ 23,000.00	\$ 3,000.00 \$ 300.00	\$ 3,000.00 \$ 6,600.00 \$ 1,000.00	\$ 3,000.00 \$ 750.00	\$ 3,000.00 \$ 18,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 1,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 10,000.00 \$ 3,000.00 \$ 16,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 25,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 14! \$ 3! \$: \$: \$: \$ 2! \$ \$
	contract labor Insurance (other than health) Imployer Portion of Benefit Insurance Items/Lease Items/L	\$ 750.00	\$ 23,000.00	\$ 3,000.00 \$ 300.00	\$ 3,000.00 \$ 6,600.00 \$ 1,000.00	\$ 3,000.00 \$ 750.00	\$ 3,000.00 \$ 18,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 1,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 10,000.00 \$ 3,000.00 \$ 16,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 25,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 14! \$ 3! \$ 10 \$ 2! \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
	contract labor insurance (other than health) imployer Portion of Benefit Insurance tent/Lease italities ax Subtotal	\$ 750.00	\$ 23,000.00	\$ 3,000.00 \$ 300.00	\$ 3,000.00 \$ 6,600.00 \$ 1,000.00	\$ 3,000.00 \$ 750.00	\$ 3,000.00 \$ 18,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 1,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 10,000.00 \$ 3,000.00 \$ 16,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 25,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 14! \$ 3! \$ 10 \$ 2! \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
Total cash paid out \$ 23,750.00 \$ (27,000.00) \$ 23,300.00 \$ 30,600.00 \$ 23,750.00 \$ (32,000.00) \$ 16,300.00 \$ 28,800.00 \$ 16,200.00 \$ (34,000.00) \$ 23,300.00 \$ 192,800.00 \$ 89,200.00 \$	Contract labor Insurance (other than health) Imployer Portion of Benefit Insurance Rent/Lease Addition Addition Subtotal Debt Service (principal/Interest) Lapital purchases To reserve and/or escrow	\$ 750.00	\$ 23,000.00	\$ 3,000.00 \$ 300.00	\$ 3,000.00 \$ 6,600.00 \$ 1,000.00	\$ 3,000.00 \$ 750.00	\$ 3,000.00 \$ 18,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 1,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 10,000.00 \$ 3,000.00 \$ 16,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 25,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 148 \$ 38 \$ 16 \$ 28 \$ \$ \$ \$ \$ \$
Cash on hand (end of week) \$ 41,250.00 \$ 69,250.00 \$ 45,950.00 \$ 16,350.00 \$ 17,600.00 \$ 49,600.00 \$ 33,300.00 \$ 7,300.00 \$ 44,600.00 \$ 82,600.00 \$ 63,100.00 #################################	Contract labor Insurance (other than health) Imployer Portion of Benefit Insurance Rent/Lease Juliities Iax Subtotal Debt Service (principal/Interest) Lapital purchases To reserve and/or escrow Owners' withdrawal	\$ 750.00 \$ 23,750.00	\$ 23,000.00	\$ 3,00.00 \$ 300.00 \$ 23,300.00	\$ 3,000.00 \$ 6,600.00 \$ 1,000.00 \$ 30,600.00	\$ 3,000.00 \$ 750.00 \$ 23,750.00	\$ 3,000.00 \$ 18,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00 \$ 16,300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 1,000.00 \$ 28,800.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00	\$ 10,000.00 \$ 3,000.00 \$ 16,000.00 \$ 50,000.00	\$ 10,000.00 \$ 3,000.00 \$ 300.00 \$ 23,300.00	\$ 10,000.00 \$ 3,000.00 \$ 4,800.00 \$ 25,000.00	\$ 10,000.00 \$ 3,000.00 \$ 1,200.00 \$ 89,200.00	\$ 148 \$ 38 \$ 16 \$ 2 \$ 3 \$ 28 \$ 3 \$ 28 \$ 3 \$ 28 \$ 3

В	С	D	Е	F	G
	11/3/25	11/10/25	11/17/25	11/24/25	12/1/25
Cash on hand (beginning of month)	\$ 65,000.00	\$ 41,250.00	\$ 69,250.00	\$ 45,950.00	\$ 16,350.00
Cash receipts					
Cash sales	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	\$ -
Collections on accounts receivable	\$ -	\$ -			\$ 25,000.00
Line of Credit Draw/Loan Proceeds					
Owner contributions					
Interest/Other receipts					
Total cash receipts	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	\$ 25,000.00
Total cash available	\$ 65,000.00	\$ 42,250.00	\$ 69,250.00	\$ 46,950.00	\$ 41,350.00

В	С	D	Е	F	G
Cash paid out					
Operating Payables	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00
Payroll	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 10,000.00	\$ 10,000.00
Contract labor	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.0
Insurance (other than health)			\$ 300.00		
Employer Portion of Benefit Insurance				\$ 6,600.00	
Rent/Lease				\$ 1,000.00	
Utilities	\$ 750.00				\$ 750.0
Tax					
Subtotal	\$ 23,750.00	\$ 23,000.00	\$ 23,300.00	\$ 30,600.00	\$ 23,750.0

А	В	С	D	E	F	G
	Debt Service (principal/Interest)		\$ 50,000.00			
	Capital purchases					
	To reserve and/or escrow					
	Owners' withdrawal					
	Total cash paid out	\$ 23,750.00	\$ (27,000.00)	\$ 23,300.00	\$ 30,600.00	\$ 23,750.00
	Cash on hand (end of week)	\$ 41,250.00	\$ 69,250.00	\$ 45,950.00	\$ 16,350.00	\$ 17,600.00
A	В	С	D	E	F	G
		11/3/25	11/10/25	11/17/25	11/24/25	12/1/25
	Cash on hand (beginning of month)	\$ 65,000.00	\$ 41,250.00	\$ 69,250.00	\$ 45,950.00	\$ 16,350.00

OVERHEAD AND CONTRACTS

Monitor Overhead/Revisit Contracts

- ■Benchmark key overhead metrics:
 - •Utilities per sq. ft. or per plant produced
 - DIRTI 5 (depreciation, interest, repairs, taxes, and insurance) and general OH
- Review insurance portfolio: General Liability/Umbrella, Property, Worker's Comp, Health Insurance. Re-review the EAGL insurance survey findings from last year.



"We've gone from being in the red, to black, to taupe.

Accounting is looking into it."



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FINANCIAL DASHBOARDS AND KPIS

Use Financial Dashboards and KPIs

- Pick the KPIs you will make decisions from and use them regularly
- Include them in the monthly reporting on the financials
- What are you measuring?
 - Gross margin by crop and customer
 - EBITDA, Operating profit, Profit before taxes, Net profit margin
 - Cash conversion cycle ***
 - Shrink %
 - Space utilization
 - Sales & profit / FTE
- Visual dashboards keep teams focused on performance, not just production.



SYSTEMS, CONTROLS, AND PEOPLE

Invest in Systems, Controls, and People

- Move toward integrated accounting, inventory, and production systems (e.g., QuickBooks → ERP).
- Establish internal controls separation of duties, approval limits, inventory counts.
- AP review by CFO or senior management.
- Train managers to read financials and own their numbers.



