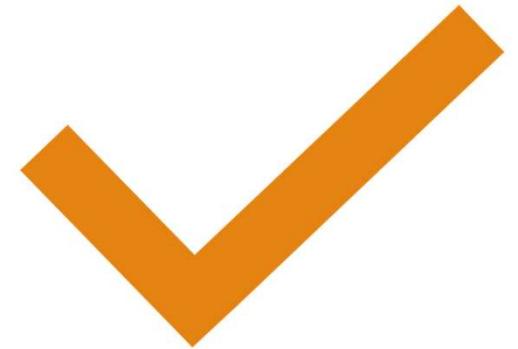


Bookkeeping That Works

Practical Financial Systems
for Farmers Markets

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Solutions*



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What Is a Financial System?

- ▶ People - defined roles & accountability
- ▶ Processes - repeatable workflows
- ▶ Policies - written authority & guardrails
- ▶ Reports - usable decision information



Why Structure Matters

- Clarity
- Accountability
- Protection



Financial Roles Mapping

5-minute exercise



A Healthy Financial Structure

- ▶ Board / Treasurer - Governance & independent review
- ▶ Manager / ED - Authorization & oversight
- ▶ Bookkeeper / Admin - Recording & documentation



Separation of Duties

- ▶ Receive funds
- ▶ Record transactions
- ▶ Authorize payments
- ▶ Reconcile independently

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Reflection

What is one small structural improvement
you could make this season?

Structure Requires Documentation

- ▶ Verbal processes fade. Written systems endure.
- ▶ Policies clarify authority and expectations.



Employee Handbook

- ▶ Payroll practices
- ▶ Time & PTO
- ▶ Volunteer definitions
- ▶ Conduct expectations

Financial Policies Manual

- ▶ Cash handling
- ▶ Disbursement approvals
- ▶ Reconciliation cadence
- ▶ Board reporting expectations

Session 1 Wrap-Up

- ▶ Structure first
- ▶ Then systems
- ▶ Then software

Break

▶ Come back at 10:45

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Welcome Back!



Chart of Accounts

- Backbone of the books
- Structure drives reporting
- Intentional design creates usable information

Account Types and numbers

- ▶ 1000s Assets - what you have
- ▶ 2000s Liabilities - what you owe
- ▶ 3000s Equity - accumulated results
- ▶ 4000s Revenue - earned income
- ▶ 5000s Expenses - cost of operations

Numbering & Structure

- ▶ 1000s, 2000s, 3000s, 4000s, 5000s - range defines type
- ▶ Parent accounts summarize - sub-accounts provide detail
- ▶ Non-posting parents end in .09 - keep reports clean

- ▶ Example:

5000.09 Personnel Expenses (parent)

5010 Salaries & Wages

5020 Payroll Taxes

Balance Sheet vs Profit & Loss

- ▶ Balance Sheet - what you have and owe
- ▶ Profit & Loss - how you performed over time

Design for Decision-Making

- ▶ Right level of detail - enough to be useful
- ▶ Avoid over-complexity - don't overburden bookkeeping

Applying Structure to Real Transactions

- ▶ Structure tells you where to record
- ▶ Classification tells you what it is

Market Currency Accounting

- ▶ If cash is received - record liability
- ▶ If no cash is received - expense upon redemption

Method A - Liability

- ▶ Cash received upfront - record a liability
Examples - Gift Certificates, EBT
- ▶ Example:
 - ▶ Customer buys \$20 gift certificate
 - ▶ Record \$20 liability
 - ▶ When redeemed: clear liability + record revenue

Method B - Expense

- ▶ No cash received upfront - expense when redeemed
Examples - Promo coupons / Market Bucks
- ▶ Example:
 - ▶ Market distributes \$5 promo coupon
 - ▶ No entry when distributed
 - ▶ When redeemed: record \$5 marketing expense

Method C – Receivable

- ▶ No cash received upfront — reimbursement guaranteed
Examples – SNAP Market Match, grant-funded currencies
- ▶ Example:
 - ▶ Vendor redeems \$20 SNAP MM
 - ▶ No entry when distributed
 - ▶ When redeemed: record \$20 receivable from guaranteeing agency

Why This Matters

- ▶ Accuracy - clean classification
- ▶ Transparency - trust with board and community
- ▶ Consistency - repeatable systems

Action Lab Closing

- ▶ Commit to one action - within 30 days

Thank You for Attending!

- ▶ Grab a business card at the podium
- ▶ Workshop materials will be available on the WSFMA conference website
- ▶ Questions? Let's connect:
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