
PRACTICE GUIDE · QUICKBOOKS SETUP

The Commercial Apiary Chart of Accounts

A QuickBooks setup template for operations
running 50 to 5,000+ hives

PREPARED BY

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The Books Behind the Hive

INTRODUCTION

Why this exists

Most beekeeping operations get handed a chart of accounts designed for a retail store or a general service business. It has one revenue account called "Sales," one expense account called "Cost of Goods Sold," and no way to tell whether honey, nucs, or pollination is paying the bills.

That setup will file a tax return. It will not run a business.

This document is the account structure we build for commercial apiaries. It separates revenue by product line, tracks colonies and equipment as the capital assets they are, maps cleanly to Schedule F, and uses class tracking so you can compare one yard to another.

Use it three ways: build it yourself in QuickBooks, hand it to your current bookkeeper as the standard, or use it as a checklist to see what your existing file is missing.

Two notes before you start. First, this is a template, not tax advice — your CPA has the final say on account treatment and elections for your entity. Second, do not implement it mid-year without a plan for the existing data. Either start it on January 1, or map old accounts into new ones deliberately so your year-over-year comparisons survive.

STRUCTURE

How the numbering works

Range	Account type	What lives here
1000–1999	Assets	Bank, receivables, inventory, colonies, equipment, vehicles, accumulated depreciation
2000–2999	Liabilities	Cards, line of credit, equipment notes, payroll liabilities, customer deposits
3000–3999	Equity	Owner capital, draws, retained earnings
4000–4999	Income	One account per revenue stream

Range	Account type	What lives here
5000–5999	Direct costs	Costs that move with production volume
6000–6999	Operating expenses	Overhead that exists whether or not you harvest
7000–7999	Other income and expense	Interest, gains and losses on asset sales, crop insurance

Keep gaps between numbers. When you add "Queen Rearing — Breeder Queens" in three years, you will want a free slot next to the account it belongs beside.

SECTION 01

Income accounts (4000s)

The single most important part of this template. One account per revenue stream, always.

#	Account	Notes
4010	Honey Sales — Bulk / Drum	Sold by the drum to packers
4020	Honey Sales — Wholesale Packed	Cases to stores, co-ops, distributors
4030	Honey Sales — Retail / Direct	Farmers markets, farm store, online
4040	Honey Sales — Varietal / Specialty	Track separately if you command a premium
4110	Beeswax Sales — Raw / Bulk	
4120	Beeswax Sales — Processed Products	Candles, blocks, cosmetics-grade
4130	Other Hive Product Sales	Propolis, pollen, royal jelly, comb honey
4210	Pollination Income — Almonds	Almost always your largest single contract line
4220	Pollination Income — Other Crops	Apples, blueberries, cherries, cucurbits, seed crops
4230	Pollination Income — Broker Contracts	Separate if a broker sits between you and the grower
4310	Nucleus Colony Sales	
4320	Package Bee Sales	
4330	Queen Sales	
4340	Breeder Queen / Cell Sales	Only if you sell into other queen operations

#	Account	Notes
4410	Equipment Sales — Used	Boxes, frames, extractors sold to other beekeepers
4420	Custom Extracting / Custom Hire Income	Work you do with your equipment for someone else
4510	Government Program Payments	ELAP, NAP, and similar — your CPA will want these separate
4520	Crop / Apiary Insurance Proceeds	
4900	Other Farm Income	Keep this small. If it grows, it needs its own account

Why this matters: the moment these accounts exist, your P&L answers the question every commercial beekeeper eventually asks — is pollination subsidizing honey, or the other way around? You cannot answer it with a single "Sales" line.

SECTION 02

Direct costs (5000s)

Costs that scale with hive count and production volume. Keeping them out of the 6000s is what makes gross margin by product line meaningful.

#	Account	Notes
5010	Feed — Sugar / Syrup	Your biggest fall and spring buildup line
5020	Feed — Pollen Substitute / Protein Patties	
5030	Feed — Additives and Supplements	
5110	Mite Treatments and Miticides	
5120	Medications and Antibiotics	
5130	Other Colony Health Supplies	Test kits, alcohol wash supplies, sampling
5210	Queens and Cells Purchased	Requeening cost — a real production input, not overhead
5220	Bees Purchased — Packages / Nucs	Replacement stock
5310	Hive Consumables and Small Equipment	Frames, foundation, small tools below your capitalization threshold

#	Account	Notes
5320	Packaging and Containers	Drums, buckets, jars, labels, cases, pallets
5410	Trucking and Freight — Hive Movement	Moving bees to and from contracts
5420	Trucking and Freight — Product Shipping	Getting honey to the buyer
5430	Custom Hire — Extracting / Hauling / Loading	Work others do for you
5510	Contract and Seasonal Labor — Field	
5520	Contract and Seasonal Labor — Extracting	
5530	H-2A Program Costs	Housing, transportation, and fees, if you use the program
5610	Yard Rent and Site Fees	What you pay landowners for locations
5620	Hive Registration and Inspection Fees	State registration, county ag commissioner filings
5710	Fuel — Field Trucks and Equipment	Split from office and admin vehicle use
5720	Repairs — Field Equipment and Trucks	

A note on labor. Year-round employees belong in the 6000s. Seasonal crews who exist because of the harvest or the move belong here, in 5510 and 5520. That split is what makes your cost per pound of honey honest.

SECTION 03

Operating expenses (6000s)

Overhead that exists whether or not you get a crop.

#	Account	#	Account
6010	Wages and Salaries — Year-Round Staff	6420	Interest — Operating Line of Credit
6020	Payroll Taxes	6430	Interest — Equipment and Vehicle Notes
6030	Employee Benefits and Workers' Compensation	6440	Interest — Real Estate / Mortgage
6040	Retirement Plan Contributions	6510	Office Supplies and Postage
6110	Rent — Shop, Warehouse, Extracting Facility	6520	Software and Subscriptions
6120	Utilities	6530	Telephone and Internet
6130	Repairs and Maintenance — Buildings	6610	Dues and Memberships — Associations, Federations, Co-ops
6210	Insurance — Liability and Property	6620	Conferences, Education, and Travel
6220	Insurance — Vehicle and Equipment	6630	Advertising and Marketing
6230	Insurance — Apiary / Livestock Coverage	6710	Property and Business Taxes
6310	Professional Fees — Accounting and Bookkeeping	6720	Licenses and Permits
6320	Professional Fees — Legal	6810	Depreciation Expense
6330	Consulting and Advisory	6820	Amortization Expense
6410	Bank and Merchant Processing Fees	6900	Miscellaneous

Separating the three interest accounts (6420, 6430, 6440) looks fussy until the year you need to show a lender exactly what your operating line costs you versus your equipment debt.

SECTION 04

Assets (1000s)

#	Account	Type
1010	Operating Checking	Bank
1020	Payroll Checking	Bank
1030	Savings / Reserve	Bank
1040	Petty Cash	Bank
1110	Accounts Receivable — Pollination Contracts	A/R
1120	Accounts Receivable — Honey and Product Sales	A/R
1130	Allowance for Doubtful Accounts	A/R contra
1210	Inventory — Honey on Hand	Other current asset
1220	Inventory — Beeswax and Other Products	Other current asset
1230	Inventory — Packaging and Supplies	Other current asset
1240	Prepaid Insurance and Deposits	Other current asset
1310	Colonies / Livestock — Raised	Fixed asset
1320	Colonies / Livestock — Purchased	Fixed asset
1410	Hive Equipment — Boxes, Supers, Frames	Fixed asset
1420	Extracting and Processing Equipment	Fixed asset
1430	Forklifts and Material Handling	Fixed asset
1440	Trucks and Trailers	Fixed asset
1450	Shop and Yard Equipment	Fixed asset
1460	Buildings and Improvements	Fixed asset
1470	Land	Fixed asset
1480	Accumulated Depreciation	Fixed asset contra

Colonies get two accounts on purpose. Raised colonies and purchased colonies have different tax basis treatment, and your CPA needs to see them apart. Splitting them at the account level costs you nothing now and saves an afternoon of reconstruction later.

SECTION 05

Liabilities and equity (2000s and 3000s)

#	Account	#	Account
2010	Accounts Payable	2210	Payroll Liabilities
2020	Credit Cards	2220	Sales Tax Payable
2110	Operating Line of Credit	2310	Customer Deposits — Pollination Prepayments
2120	Equipment Notes Payable — Current Portion	2320	Deferred Revenue — Bee and Queen Orders
2130	Equipment Notes Payable — Long Term	3010	Owner Capital Contributions
2140	Vehicle Notes Payable	3020	Owner Draws / Distributions
2150	Real Estate Mortgage	3030	Retained Earnings

Account 2310 is the one everybody misses. Pollination contracts commonly pay 30–50% up front, at signing or delivery, with the balance after the bloom. That deposit is a liability until you have placed the hives and performed the work. Booking it as income the day the check clears overstates your revenue in the wrong quarter and makes your Q1 numbers a work of fiction.

Class tracking: the setup that answers "which yard?"

The chart of accounts tells you what you spent. Classes tell you where. In QuickBooks, turn on class tracking (Settings → Advanced → Categories → Track classes) and build a two-level structure.

Level 1 — Operation segment

- Honey Production
- Pollination Services
- Bees and Queens
- Wax and Hive Products
- Custom Work
- Overhead / Unallocated

Level 2 — Yard or region. Under Honey Production, add a sub-class per yard or per region, depending on scale:

- Honey Production : Home Yard
- Honey Production : River Road
- Honey Production : North County
- Honey Production : Dakota Summer Yards

Rules that keep it usable

1. Every transaction that touches a 4000 or 5000 account gets a class. No exceptions.
2. Overhead in the 6000s goes to Overhead / Unallocated. Do not fake an allocation inside QuickBooks — do it in a report if you need it.
3. Under 20 yards, class by individual yard. Over 20, class by region and use location or a custom field for the specific yard, or the list becomes unmanageable in every dropdown.
4. Name yards the same way in QuickBooks that you name them out loud in the truck. Adoption dies on clever naming schemes.

Once this is running, three reports become available that most operations have never seen: Profit and Loss by Class, revenue per hive by yard, and cost per pound of honey by yard.

SECTION 07

Products and services list

Set these up as items mapped to the income accounts above, so invoices post themselves correctly and you get quantity data — pounds, hives, colonies — alongside dollars.

Item	Unit	Maps to
Bulk Honey — Drum	lb	4010
Packed Honey — Case	case	4020
Retail Honey — Jar	each	4030
Bulk Beeswax	lb	4110
Almond Pollination — Per Hive	hive	4210
Other Pollination — Per Hive	hive	4220
Nucleus Colony — 5 Frame	each	4310
Package Bees — 3 lb	each	4320
Queen — Mated	each	4330
Custom Extracting — Per Super	super	4420

Quantity tracking is what turns "\$412,000 of honey revenue" into "\$2.14 per pound across 192,500 pounds." Only one of those numbers helps you price next year.

SECTION 08

Colony valuation for the balance sheet

Colonies are the asset class that breaks generic bookkeeping. They reproduce, they die, and their value moves with the season. Lenders still want a number.

Pick one method, document it in writing, and apply it consistently:

Method A — Cost basis (most defensible). Purchased colonies at acquisition cost. Raised colonies at accumulated cost of production, or at a standard internal cost per colony that you review annually.

Method B — Market value with documentation. Current market value for a comparable nuc or established colony in your region, supported by dated price lists from suppliers or recent invoices of your own sales. Expect your CPA to prefer cost basis for tax reporting while your banker prefers market.

Whichever you pick, record these four things every year

1. Hive count at a fixed date — pick one, use it every year, and use the same count method
2. Valuation rate per colony and the source supporting it
3. Winter loss percentage, documented at the same time each spring
4. Splits and increase made during the year, so growth is visible as growth rather than as an unexplained jump

Do this on the same date annually. A consistent series of imperfect numbers is worth far more to a lender than one perfect number with nothing to compare it to.

SECTION 09

Schedule F mapping

Your operating accounts should roll up to Schedule F, Part II, lines 10 through 32 ([IRS Schedule F instructions](#)). Mapping them at setup means tax season is a handoff instead of a reconstruction.

Schedule F line	Category	Accounts from this template
10	Car and truck expenses	5710, 6220 (vehicle portion)
13	Custom hire (machine work)	5430
14	Depreciation and Section 179	6810
15	Employee benefit programs	6030
16	Feed	5010, 5020, 5030
18	Freight and trucking	5410, 5420
19	Gasoline, fuel, and oil	5710
20	Insurance (other than health)	6210, 6220, 6230
21	Interest	6420, 6430, 6440

Schedule F line	Category	Accounts from this template
22	Labor hired	5510, 5520, 6010
23	Pension and profit-sharing	6040
24	Rent or lease	5610, 6110
25	Repairs and maintenance	5720, 6130
27	Storage and warehousing	6110 (storage portion)
28	Supplies	5310, 5320, 6510
29	Taxes	6020, 6710
30	Utilities	6120
31	Veterinary, breeding, and medicine	5110, 5120, 5210, 5220
32	Other expenses	6310, 6320, 6520, 6610, 6620, 6630, 6720, 6900

Line 31 is where beekeeping stops looking like row-crop farming. Miticides, medications, and purchased queens all live there, and it is usually a bigger number than a generalist preparer expects.

SECTION 10

Year-end checklist

Work this list in November and December, not in April.

Reconciliation and cleanup

- ☐ All bank and credit card accounts reconciled through the most recent statement
- ☐ Uncategorized Expense and Ask My Accountant cleared to zero
- ☐ Every 4000 and 5000 transaction carries a class
- ☐ A/R aging reviewed; unpaid pollination invoices chased before the new season
- ☐ Customer deposits in 2310 reviewed — anything earned moved to income, anything still owed left as a liability
- ☐ Owner draws separated from business expenses, all year, no exceptions

Inventory and assets

- ☐ Honey, wax, and packaging inventory counted and valued at year-end
- ☐ Hive count taken on your standard annual date
- ☐ Colony valuation updated using your documented method
- ☐ Winter losses and splits documented with dates
- ☐ Fixed asset register updated: additions, disposals, and trade-ins recorded
- ☐ Equipment sold or scrapped removed from the books, not left depreciating forever

Tax planning with your CPA

- ☐ Equipment purchases planned before December 31, since assets must be placed in service by year-end to qualify
- ☐ Section 179 election discussed. For tax years beginning in 2026, the expensing limit is \$2,560,000, with the dollar-for-dollar phase-out beginning at \$4,090,000 of qualifying property placed in service ([Section179.org](#), [NerdWallet](#))
- ☐ Bonus depreciation reviewed as the alternative or supplement. The One Big Beautiful Bill Act permanently restored 100% bonus depreciation for qualified property acquired after January 19, 2025 ([Iowa State Center for Agricultural Law and Taxation](#))
- ☐ Farm income averaging discussed if this was an unusually strong year
- ☐ Deferred pollination payments and prepaid expenses timed deliberately, not accidentally
- ☐ Entity structure revisited if the operation has grown materially
- ☐ Document package delivered to the CPA: P&L, balance sheet, depreciation schedule, hive count, inventory valuation

Tax figures above reflect published 2026 amounts and change with inflation adjustments and legislation. Confirm current numbers with your CPA before making a purchase decision on the strength of them.

Ten mistakes we find most often

- | | |
|--|---|
| 01 One "Sales" account. No way to know which product line earns its keep. | 06 Colonies missing from the balance sheet entirely. Often the single largest asset in the operation. |
| 02 Pollination deposits booked as income on receipt. Overstates the quarter, understates the liability. | 07 Equipment sold but never removed from the fixed asset register. Depreciation on machinery that left the yard in 2019. |
| 03 Purchased queens buried in Supplies. They are a production input and belong with colony health costs. | 08 Seasonal crew and year-round staff in one wage account. Makes cost per pound impossible to calculate. |
| 04 Class tracking turned on but used inconsistently. Half-classed data is worse than none, because it looks trustworthy. | 09 Owner draws mixed with business expenses. The most common source of April cleanup work. |
| 05 Hives never capitalized. Thousands of boxes expensed as supplies, and a balance sheet no lender takes seriously. | 10 Feed and treatment costs lumped together. Two completely different decisions, two different seasonal patterns, one useless number. |

NEXT STEP

What to do with this

If your books already look like this, you are in better shape than most operations your size. Run the P&L by class and go find out which yard is carrying the others.

If they don't, the fastest path is usually a clean rebuild effective January 1 rather than a mid-year patch.

Cornerstone Apiary Financial builds this structure for commercial beekeeping operations nationwide — QuickBooks Online and Desktop, 50 hives to 5,000+, working alongside your existing CPA rather than replacing them.

Free 30-minute consultation

We review your current setup, name the two or three changes that would matter most, and you decide what to do with that. No commitment.

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This template is general information for bookkeeping setup and is not tax, legal, or accounting advice. Account treatment, elections, and valuation methods should be confirmed with your CPA for your entity and situation. Tax figures cited are published 2026 amounts and are subject to change.