

CASH FLOWS PROJECTIONS

NAME _____

YEAR _____

DATE _____

INCOME-TYPICAL CROPS & YIELDS

CROPS GROWN

	MONTH SOLD	SHARES	ACRES	YIELD	PRICE	SOLD IN YR
WHEAT OWNED/CASH RENT						
WHEAT/RENTED-SHARES						
GRAIN SORGHUM/OWNED/CASH RENT						
GRAIN SORGHUM/RENTED-SHARES						
CORN						
ALFALFA						
OATS						
BARLEY						
SOYBEANS						
OTHER						

SUB TOTAL _____

LESS CROPS GROWN BUT FED TO LIVESTOCK _____

TOTAL GRAIN SOLD

INCOME-LIVESTOCK

	NUMBER	WEIGHT	PRICE	VALUE / HD	TOTAL
BEEF COWS AND CALVES					
COWS SOLD					
PURCHASED CATTLE SOLD					
LESS PURCHASE COST					
HOGS/FARROW TO FINISH					
OTHER LIVESTOCK					

SUB TOTAL _____

MACHINE WORK _____

OTHER AG INCOME _____

TOTAL AG INCOME _____

DEBT SERVICE

LIVESTOCK LOANS
MACHINERY/EQUIP
REAL ESTATE
OTHER
OTHER

TO	LOAN BALANCE	INT RATE	INT DUE	PRIN DUE	MONTH DUE	TOTAL PYMT

TOTAL LOAN PAYMENTS _____

EXPENSES

CHEMICAL	_____
CUSTOM HIRE/HIRED LABOR	_____
FEED PURCHASED	_____
FERTILIZER,LIME	_____
TRUCKING, FREIGHT	_____
GASOLINE, DIESEL, OIL, GREASE	_____
INSURANCE	_____
RENT	_____
REPAIRS AND MAINTENANCE	_____
SEEDS/PLANTS	_____
SUPPLIES	_____
TAXES (REAL ESTATE/PERSONAL)	_____
FARM UTILITIES	_____
VETERINARY	_____
CROP INSURANCE	_____
OTHER FARM EXPENSE, MISCELLANEOUS	_____
DEPRECIATION	_____
INTEREST	_____
TOTAL FARM EXPENSES	_____

OFF-FARM INCOME

WAGES, INVESTMENTS, OIL, COAL, INTEREST RECEIVED, ETC.

_____	_____	
_____	_____	
_____	_____	
_____	_____	
		TOTAL <input type="text"/>

LIVING EXPENSES-FAMILY (YEARLY)

FEDERAL & STAT INCOME TAX	TOTAL LIVING EXP	<input type="text"/>
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TOTAL AG INCOME	_____
LESS TOTAL FARM EXPENSE	_____
NET AG INCOME	_____
PLUS: DEPRECIATION & INTEREST	_____
PLUS: OFF FARM INCOME	_____
LESS: LIVING EXPENSE	_____
TOTAL CASH FLOW AVAILABLE	_____
TOTAL PYMTS DUE THIS YEAR	_____
NET CASH FLOW	_____

DEBT COVERAGE RATIO	<input type="text"/>
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I certify this cash flow projection is typical of my operation and accurate to the best of my knowledge.
I understand these projections will be used to support my ability to repay my loan.

DATE _____ SIGNED _____