

INDEPENDENT FARMERS BANK
Cash Flow & Farm Analysis Summary

NAME: _____

DATE: _____

Table A – CROPPING PLAN

Owned or Cash Rented	Acres	Estimated Yield	Total Production	Bushels Used For Feed	Bushels Used For Sale	Price	Estimated Date Sold	Value Sold
Corn								
Soybeans								
Milo								
Wheat								
Oats								

Share Cropped – Include Only Your Half

Corn								
Soybeans								
Milo								
Wheat								
Oats								

Subtotal \$ _____

Table B – LIVESTOCK PLAN

Kind	Weight	No. of Head Used For:		Price	Estimated Date Sold	Value Sold
		Replacement Stock	Sale			

Subtotal \$ _____

Table C – OTHER INCOME

Source	Description	Income Generated
Sale of Capital Assets		
Custom Work		
Non – Farm		
Government Payments		
Other		

Subtotal \$ _____

Total All Income: \$ _____

Table D – EXPENSES

Machinery and Equipment Repair	\$
Seed	\$
Fertilizer	\$
Chemicals	\$
Fuel and Oil	\$
Building and Farm Repair	\$
Hired Labor	\$
Supplement	\$
Other Feedstuffs	\$
Truck Expenses	\$
Vet and Livestock Expenses	\$
Real Estate and Property Taxes	\$
Insurance – Farm Related	\$
Utilities	\$
Interest (See Table F)	\$
Rent	\$
Livestock Purchases	\$
	\$
Total	\$ _____

Table E – CAPITAL EXPENDITURES

	Date	Description	Purchase or Base Price
Machinery			\$
Livestock			\$
Real Estate Improvements			\$
Total			\$ _____

Table F – DEBT REPAYMENT

To Whom Owned	Due Date	Total	Interest	Principal
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

Total Interest \$ _____

Total Principal Payments Due (Compare to Line 9 in Table G) \$ _____

Table G – SUMMARY OF THE YEAR'S BUSINESS

Total Income	(See Page 1)	
Operating Expenses	(See Table D)	
Total Net Income	(Line 1 minus Line 2)	
Income Tax and Social Security		
After Tax Income	(Line 3 minus Line 4)	
Family Living		
Net Income	(Line 5 minus Line 6)	
Capital Expenditures	(See Table E)	
Available for Principal Reduction	(Line 7 minus Line 8)	