

**Cash Flow Budget****Ag Decision Maker -- Iowa State University Extension**

Place the cursor over cells with red triangles to read comments.

Enter your input values in shaded cells.

**Name:**

Mayer Farm

**Year:**

2009

<b>CASH INFLOWS</b>	Total for Year	January February	March April	May June	July August	September October	November December
<b>Operating</b>							
Livestock income	553,500	92,250	92,250	92,250	92,250	92,250	92,250
Sales of crops	325,200	30,400	144,400	30,400	0	0	120,000
Other crop income	0	0	0	0	0	0	0
USDA payments	18,000	9,000	0	0	0	9,000	0
Custom hire income	0	0	0	0	0	0	0
Farm rents, interest	0	0	0	0	0	0	0
Other	6,000	1,000	1,000	1,000	1,000	1,000	1,000
<b>Sales of Capital Assets</b>	5,000	5,000	0	0	0	0	0
<b>Financing</b>							
Total new short-term loans to receive	0	0	0	0	0	0	0
New term loans to receive	20,000	0	0	20,000	0	0	0
<b>Non-farm Income</b>	7,400	400	400	2,900	400	400	2,900
<b>Total Cash Inflows</b>	<b>935,100</b>	<b>138,050</b>	<b>238,050</b>	<b>146,550</b>	<b>93,650</b>	<b>102,650</b>	<b>216,150</b>

<b>CASH OUTFLOWS</b>	Total for Year	January February	March April	May June	July August	September October	November December
<b>Operating</b>							
Seed	69,000	23,000	23,000	0	0	0	23,000
Fertilizer and lime	105,200	35,067	35,067	0	0	0	35,067
Pesticides	34,520	0	34,520	0	0	0	0
Crop insurance	13,200	0	0	0	0	13,200	0
Drying fuel	19,600	0	0	0	0	19,600	0
Custom hire or machine rental	0	0	0	0	0	0	0
Other cash costs per acre	10,200	1,700	1,700	1,700	1,700	1,700	1,700
Purchased crops	0	0	0	0	0	0	0
Purchased livestock	22,500	3,750	3,750	3,750	3,750	3,750	3,750
Purchased feed	157,500	26,250	26,250	26,250	26,250	26,250	26,250
Health and veterinary	11,250	1,875	1,875	1,875	1,875	1,875	1,875
Marketing	13,500	2,250	2,250	2,250	2,250	2,250	2,250
Other cash costs per head	0	0	0	0	0	0	0
Real estate taxes	16,000	0	8,000	0	0	8,000	0
Cash rent	100,000	0	50,000	0	0	0	50,000
Hired labor	30,000	5,000	5,000	5,000	5,000	5,000	5,000
Repairs and upkeep	13,000	2,889	1,444	1,444	1,444	2,889	2,889
Fuel and lubrication	25,000	2,500	5,000	5,000	2,500	5,000	5,000
Other fixed expenses	6,000	1,000	1,000	1,000	1,000	1,000	1,000
Equipment lease payments	0	0	0	0	0	0	0
<b>Purchases of Capital Assets</b>	25,000	0	0	25,000	0	0	0
<b>Financing</b>							
Accounts payable	29,540	29,540	0	0	0	0	0
Short term notes due	22,500	22,500	0	0	0	0	0
Term loan payments	132,300	20,300	45,800	1,300	62,300	1,300	1,300
<b>Non-farm Expenditures</b>							
Family living expenses	36,000	6,000	6,000	6,000	6,000	6,000	6,000
Non-farm investments	33,000	2,000	13,000	12,000	2,000	2,000	2,000
<b>Total Cash Outflows</b>	<b>924,810</b>	<b>185,621</b>	<b>263,656</b>	<b>92,569</b>	<b>116,069</b>	<b>99,814</b>	<b>167,081</b>

William Edwards

<b>SUMMARY</b>	Total for Year	January February	March April	May June	July August	September October	November December
<b>Net Cash Flow</b>	<b>10,290</b>	<b>(47,571)</b>	<b>(25,606)</b>	<b>53,981</b>	<b>(22,419)</b>	<b>2,836</b>	<b>49,069</b>
Beginning cash balance	16,092	16,092	3,629	2,047	2,240	2,836	5,691
Interest earned on cash balance	217	107	24	14	15	19	38
New operating loan received	82,000	35,000	24,000		23,000		
Repayment of operating loan	87,000			45,000			42,000
Interest paid on oper. loan balance	17,522	0	0	8,801	0	0	8,721
Ending cash balance	4,077	3,629	2,047	2,240	2,836	5,691	4,077
<b>Operating Loan Balance</b>							
Beginning Balance	188,691	188,691	223,691	247,691	202,691	225,691	225,691
Ending Balance	183,691	223,691	247,691	202,691	225,691	225,691	183,691

Version 1.1

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Date Printed:

2/5/2009

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