

1971

EC71-852 Cash Flow Planning Form

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EC 71-852

CASH FLOW PLANNING FORM

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EXTENSION WORK IN "AGRICULTURE, HOME ECONOMICS AND SUBJECTS RELATING THERETO,"
THE COOPERATIVE EXTENSION SERVICE, INSTITUTE OF AGRICULTURE AND NATURAL RESOURCES,
UNIVERSITY OF NEBRASKA-LINCOLN, COOPERATING WITH THE COUNTIES AND THE U.S. DEPARTMENT OF AGRICULTURE
LEO E. LUCAS, DIRECTOR

INSTRUCTIONS FOR COMPLETING THE SUMMARY

Complete the summary, column by column, starting with the column corresponding to the first period of the year.

1. Total lines 1 through 10 to get Total Cash Available in the period. Place the result in line 11.
2. Total lines 12 through 38 to get Total Cash Required in the period. Place the result in line 39.
3. Subtract line 39 from line 11 and place the result in line 40. If the result is negative, write it in red, bracket it (), or place a minus sign in front of it.
4. If line 40 is negative, show at least enough new borrowings (line 41) to cover the deficit.
5. If line 40 is positive, show projected principal and interest payments on the operating loan(s) in lines 42 and 43.
6. Ending Cash Balance (line 44) — if line 40 is negative, subtract it from the amount of money borrowed (line 41) to get the ending cash balance. If line 40 is positive, subtract principal and interest payments (lines 42 and 43) to get the ending cash balance.
7. Increase the operating loan balance (line 45) by the amount of new borrowings during the period, or decrease it by the amount of principal payments, whichever is appropriate.
8. Transfer the ending cash balance (line 44) for the period you have just completed to the beginning cash balance (line 1) for the next period.
9. Repeat steps 1 through 8 for each period of the year.

The "Total Year" Column

The figures in this column reflect your total cash flow for the year. Each figure in this column is the sum of the figures in the individual time periods for most of the lines. But, the figures in lines 1, 11, 40 & 44 do not necessarily "add across." This is due to the transfer of cash balances from the end of one period to the beginning of the next. If the beginning and ending cash balances were all equal, these lines would also add across.

All of the lines except these four and line 45 may be added to form the total year figure for each line. Then, the following calculation may be performed on the total year column as a check on your previous calculations: (with reference to line numbers in the total year column) $11 - 39 + 41 - 42 - 43 = \text{line 44}$. The ending cash balance (line 44) using this approach should agree with the ending cash balance for the last period of the year.

CASH FLOW PLANNING FORM

Date Completed _____

Name _____

Do in pencil
Round to dollars

Address _____

CASH FLOW IN	1. Beginning Cash Balance						
	Operating Sales						
	2. Crops						
	3. Livestock & Livestock Products						
	4.						
	5. Other (Custom Work, Govt. Pmts., etc.)						
	Capital Sales						
	6. Breeding Livestock						
	7. Machinery & Equipment						
	8.						
	9. Other						
10. Non-farm Income							
11. TOTAL CASH AVAILABLE (Add lines 1 thru 10)							
CASH FLOW OUT	Operating Expense						
	12. Labor Hired						
	13. Repairs & Maintenance						
	14. Rents & Leases						
	15. Feed Purchased						
	16. Seeds & Plants						
	17. Fertilizer, Lime & Chemicals						
	18. Machine Hire						
	19. Supplies						
	20. Livestock Expense (Breeding, Vet, etc.)						
	21. Gas, Fuel, Oil						
	22. Storage, Warehousing						
	23. Taxes (Real Estate & Pers. Property)						
	24. Insurance (Property, Liability, Hail)						
	25. Utilities (Electricity, Telephone)						
	26. Freight & Trucking						
	27. Auto (if not included in other items)						
	28.						
	29. Feeder Livestock (purchased for resale)						
	30. Miscellaneous						
	Capital Expense						
	31. Breeding Livestock						
	32. Machinery						
	33.						
	34. Other						
	35. Family Living Expense						
	36. Income Tax & Social Security						
	37. Fixed Term Loan Payments Due — Principal						
	38. — Interest						
	39. TOTAL CASH REQUIRED (Add lines 12 thru 38)						
	SUMMARY	40. CASH AVAILABLE less CASH REQUIRED (11-39)					
		41. Money to Be Borrowed (if line 40 is negative)					
		42. Debt Payments (if line 40 is positive)	Principal				
			Interest				
		43.					
		44. Ending Cash Balance					
	45. OPERATING LOAN BALANCE (at End of Period)						

Note: Instructions for completing summary are on back of this form.

