

Use the space below to project the business' first three years' cash flow. Begin by recording gross income from sales of products. Then, record other farm and nonfarm income as well as borrowed funds that will be used by the business. Record total projected income or total inflows (a) for each year. Next, record all cash outflows (b), including annual farm expenses, owner withdrawals (for family living), taxes, and debt payments. Subtract total cash outflows (b) from total cash inflows (a) to calculate net cash flow for the year.

Whole Farm Strategy:

Year 1 Year 2 Year 3

Projected Cash Inflows:

Gross product sales	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
Other income	_____	_____	_____	_____
	_____	_____	_____	_____
Nonfarm income	_____	_____	_____	_____
Capital sales	_____	_____	_____	_____
New borrowings	_____	_____	_____	_____
	_____	_____	_____	_____

Total Cash inflows (a)

_____	_____	_____	_____
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Projected Cash outflows:

Farm expenses (excluding interest)	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
Owner withdrawals	_____	_____	_____	_____
Income and social security taxes	_____	_____	_____	_____
Capital purchases	_____	_____	_____	_____
Debt payments	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

Total cash outflows (b)

_____	_____	_____	_____
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Net cash flow (a - b)

_____	_____	_____	_____
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Cumulative net cash flow

_____	_____	_____	_____
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TASK
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