

## Farm Business Planning Guide

Fiscal Year	From:	month (Select from c	day year Irop-down list)	to:	month day year (Select from drop-down list)	
Projection Period	From:	month (Select from c	day year Irop-down list)	to: _	month day year (Select from drop-down list)	
Name of Farm Business						
Name(s) of Owner(s)						
Mailing Address						
Municipality						
Telephone (include area code)						
CIBC Business Advisor						
Branch Address and Transit						
Prepared by						
Telephone						
Legal Structure						
(Sole proprietorship, Formal Partr	nership, Corpor	ation, Other)				
Date Completed (Month, Day, Year)						
Notes/comments						
Tabs:	5502	Assets				

5502Assets5503Statement of Net Worth (Owner's Equity)5504Farm Business Plan5505Cashflow Worksheet

Introduction	Farm Business Planning Guide
Introduction Purpose of Guides	These guides are available to help you record past accomplishments, and present resources and commitments. The simplified worksheets also give you an easy way to develop next year's plans and budget These forms, fully and accurately completed, will assist you in your presentation for a line of credit at your CIBC branch. The forms are not intended to be used to meet financial, tax and other reporting requirements.
How to complete	<ol> <li>Note: Data will flow from beginning input screens to those further back, to reduce inputting requirements.</li> <li>Begin with screen 5502 and proceed through all forms in order.</li> <li>You can only input information into yellow fields.</li> <li>If you over-write a field with a formula, then that formula is lost, and earlier information will no longer flow to that field. Cash Flow Worksheet: The Projected Income -Expenses from 5504 will populate the Total Column, as</li> <li>well as the blue December column. Spread the numbers in the December column into the months that portions were expensed, leaving what was expensed in December.</li> </ol>
Content	Details of Assets and Liabilities Statement of Net Worth Last Year's Income and Expense Statement Farm Business Plan Projected Income and Expense Statement Debt Servicing Worksheet Cash Flow Worksheet
List of Assets and Liabilities	<b>Purpose:</b> Detailing assets and liabilities lets you keep accurate figures for use in the Statement of Net Worth, as well as provide a record for future reference. Please remember that current market values are used when land and buildings, machinery, equipment, livestock and crop inventories are evaluated. Be sure to include any outstanding interest on loans as well as any payments arrears.
Statement of Net Worth Last Year's Income and Expense Statement Farm Business Plan	<ul> <li>Purpose: This provides a complete financial picture of your farm operation on any given date. Comparing these statements from year to year also give a good indication of your financial progress over time.</li> <li>Assets: Please remember that all assets are subdivided into 3 categories: Current, Intermediate and Fixed.</li> <li>Current Assets: These are the most liquid, that is, the easiest to convert into cash.</li> <li>Intermediate Assets: These are the resources used primarily in support of farm production, such as breeding stock, quota or machinery.</li> <li>Fixed Assets: These are permanent resources such as land and buildings.</li> <li>Liabilities: Liabilities are also divided into Current, Intermediate and Long-Term debts.</li> <li>Current Debts: Those being payable within 12 months. You should keep in mind that the principal portion of intermediate or long-term debts due within 12 months is considered a current liability.</li> <li>Intermediate Debts: Those repayable over 1 to 10 years.</li> <li>Long-Term Debts: Those repayable over 10 years.</li> <li>Please note that accountant prepared business balance sheets normally include only current and fixed assets, and current and long-term liabilities. Intermediate assets and liabilities are therefore not segregated in such statements. They are prepared mainly for tax purposes, and not for management purposes.</li> <li>Purpose: This allows the cash based income statement to be converted to an accrual based income statement, which more clearly illustrates the farm's profitability last year. The resulting Net Farm Income represents your return on labour, capital and farm management.</li> <li>Purpose: This provides details of your production and spending plans for the coming year. In order to be as accurate as possible, you should include realistic results, objectives, price changes, etc. A good plan of</li> </ul>
Projected Income and	accurate as possible, you should include realistic results, objectives, price changes, etc. A good plan of operations will give you the building blocks for both your projected income/expense, and cash flow statements. <b>Purpose:</b> This accrual basis statement will provide you with a projected net Farm Income, which illustrates
Expense Statement	whether or not your farm is profitable. The Net Farm Income represents your return to labour, capital, and farm management, which in turn must be sufficient to cover family living, costs, income taxes, and debt servicing over the longer term.
-	Purpose: The worksheets help you determine the ability of the accrued net farm income to service the total debt. By breaking debts into 3 categories: current, intermediate and long term, it is easier to see the structuring of your loan obligations.
Cash Flow Projection	<b>Purpose:</b> A cash flow worksheet gives you a practical way to predict the amount and time of cash short-falls and surplus. This, in turn, will indicate the amount of farm operating credit you'll be needing next year. Cash flow sheets can be prepared on an annual, semi-annual, quarterly or monthly basis depending on your needs. Keep in mind that all cash transactions are included. Once your cash flow is established, you have an excellent budget to follow through the year or the season.



A. Notes and Accounts Receivable

By whom	owed	How long owed	Due Date	Amount \$		
					Total A.	
B. Inventory of Crops						
Description	Quantity	Unit	Price per unit	Total Value \$	Location (	Legal Description)
1. For Sale						
		l	Total Sale			
2. For Feed/Seed						
			Total Feed/Seed			
3. GROWING (input cost to include seed, fertilizer,	1	1	Total Feed/Seed			
chemicals, to date)						
			Total Growing			
	Tota	Value of C	rop Inventory B.			
	Tota		iop inventory D.			

## C. Inventory of Purchased Feed and Supplies (Fertilizer, Chemicals, Fuel, etc.)

Description	Quantity	Unit	Price/Unit	Total Value \$		
Total Purchased Feed and Supplies C.						

## D. Inventory of Livestock and Poultry

1. Market Record

Dairy - Open Heifers, Heifer calves, Bull calves / Beef - Feeder Steers, Feeder Heifers, Calves / Hogs - Feeders, Weaners, Nursing Pigs / Sheep, Goats, Poultry, Mink, Other

Type of Market Livestock	Number of Head	Average Weight	Average Value/Head	Total Value \$
			Total Market D. (1)	

2. Breeding Record

Dairy - Cows, Bred Heifers, Bulls / Beef - Cows, Bred Heifers, Bulls / Hogs - Sows, Bred Gilts, Boars / Sheep, Goats, Poultry, Mink, Other

Type of Breeding Livestock	Number of Head	Average Age	Average Value \$	Total Value \$

### E. Other Assets

E. Other Assets				2. Long Term		
Description Value			Des	cription particulars)	Value	
Deposit Accounts	sit Accounts			Other Farm Real Estate	particulary	
Non-Registered Investments (incl.: Cda/Ont Svgs Bonds, Stocks, Inco Gov't/Corp Bonds, Other)	GIC's, Mutual Funds, me Trusts,			Other Farm or Business Inve shares/investments, etc.	stments (e.g. private	
	Total E. (1)				Total E. (2)	
. Insurance						
(i) Asset Insurance Coverage		_				Coverage Amount (\$)
Fire	Name of Agency					
	Crops and Content					
	Livestock					
	Buildings					
	Machinery and Equi	pment				
	Business Interruptio	n				
Crop Insurance	Name of Agent					
Liability	Name of Agency				-	
(ii) Life Insurance Coverage				Click field beside X ect Yes or No from list	Coverage (\$)	
CIBC Farm Credit Life Insurance	Do you have CIB Life Insurance?	C Farm Credit	X			
	Do you require Cl Life Insurance?	BC Farm Credit	X			
Other Life Insurance	Name of Insurer					
	Name(s) of Insured					Cash Surrender Value (\$)
					Total C.S.V. E. (3)	

#### 5502-2008/05 Page 4 of 6 Farm Business Planning Guide - Assets and Liabilities

#### F. Machinery and Equipment Inventory

Description Acquired			Encumbrance		
Item / Make / Model / Year Cost (\$)	Year	Present Value (\$)	Amount (\$)	To Whom Owed	
	Totala E				
		Totals F.	Totals F.	Totals F.	

## G. Marketing Quota

Description	Quota License Number	Number of Units	Price/Unit	Value*

\* Value to be included in Real Estate H when attached to property.

#### 5502-2008/05 Page 5 of 6 Farm Business Planning Guide - Assets

## H. (1) Lands and Buildings

Parcel	Legal Description	Registered Owner	Year	Acres		Assessment (\$)	Present Market Value	Encumbrances
No.	(List Home Farm first)		Acquired	Total	Cult.		(incl. Buildings)	(include Tile Loans)
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								
16.								
17.								
18.								
19.								
20.								
			Totals H.					

(2) Description of Buildings and Improvements (values included in Market Value above)

Location (Parcel			Present Market Value (if	
No.)	Description	Size and Capacity	not incl. in above)	Fire Insurance Coverage (\$)

## (3) Leased Property

Description	Total Acres	Total Cult.	Landlord	Payment Arrangements	Expiry Date	Annual Payment (\$)

#### 5502-2008/05 Page 6 of 6 Farm Business Planning Guide - Assets

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- I		101	пп	:5

To Whom Owed	Security		ginal Loan	Int. Rate	Repay Period	Balance	Terms
		Date	Amount	int. r tato	rtopay r chou	Outstanding	Tormo
Current (due within 12 months to inc	clude all accrued interest)						
Bank Operating Loan							
Accounts Payable (list below)	-						-
Outstanding Cheques							
Taxes Payable							
Cash Advances							
Accrued Interest							
Contingent Liabilities							
Other							
Current Portion - Term Debt (from B	elow)						
					Total Current		
		Total Inte	rmodioto Dobt I		ntermediate Debt		
Long Torm Dobt		i otal inte	rifiediate Debt l	ess Princ. Di	ue within 12 mths.		
Long Term Debt							
					Long Term Debt		
		Total Lo	ong Term Debt le	ess Princ. Du	ue within 12 mths.		
				т	otal All Liabilities		Т

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			quity)							
Name	Address									
Primary Enterprise	Branch and Transi	Branch and Transit								
Statement of Affairs as at:										
Assets	Bank Use	Liabilities								
Current cash on hand/deposits		Current Banking operating loans								
Notes and accounts receivable (A)		Accounts payable								
Crops (B)		Outstanding cheques								
Purchased feed & supplies		Taxes payable								
Market livestock (D1)		Cash advances								
Other – Investments (E1)		Accrued interest								
– Life Insurance C.S.V. (E3)		Contingent Liabilities								
		Other Intermediate and long term principal due within 12 mo.								
Total Current		Total Current								
Breeding livestock (D2)		Intermediate debt								
Machinery & equipment (F)		Less principal due in 12 mo.								
Marketing quota (G)										
Total Intermediate		Total Intermediate								
Fixed land & buildings		Long term debt								
Other (E2)		Less principal due in 12 months								
Total Fixed		Total Long Term								
		Total Liabilities								
		Bank Use Only Net Worth Owner Equity Liability as Guarantor:								
Total Assets		Total Liabilities and Net								

#### **Owner's Statement**

I certify the above information to be a true and factual statement of my affairs. I certify that my real estate, produce, chattels, etc. are entered therein at fair market evaluation.

Name

Signature

Date

This document is intended to assist clients with their applications for CIBC credit, and is not intended to be used to be used for financial, tax or other reporting purposes.

# J. Last Fiscal Year's Income and Expense Statement (with Accrual Basis Adjustments)

For the year ended

Farm Income	Farm Expenses							
	Crop Expenses							
Crops	Seeds and plants							
	Fertilizer							
	Chemicals							
Total Crop Sales	Hail/Crop Insurance							
Livestock	Custom Charges							
	Land Rental							
Total Live stack Onland	Other							
Total Livestock Sales								
ivestock products	Total Crop Expenses							
	Livestock Expenses							
	Feeder livestock purchase							
Total Livestock Products	Feed grain							
Custom Work	Roughage							
	Complete feed/Supplements							
Total Custom Work	Veterinarian and Breeding Fees							
Rent/Share Income	Trucking and Marketing							
	Other							
Total Rental Income								
	Total Livestock Expenses							
Stabilization Payments								
	Machinery Expenses							
	Fuel, Oil, Grease							
Total Stabilization Payments	Repairs & Maintenance							
Rebates, Subsidies, Grants (specify)	Lease Payments							
	Other							
Total Rebates, Subsides, Grants	Total Machinery Expenses							
Other	Overhead Expenses							
	Labour							
	Utilities							
Total Other Income	Supplies							
Total Farm Income	Building & Fence Repairs							
Accrual Adjustments	General Insurance & Licenses							
Ending Accounts	Property Taxes							
Receivable	Accounting, Legal Memberships							
Less beginning	Other							
Accts Receivable								
Change in Accts.								
Receivable								
Ending Market								
Livestock								
Less beginning								
Market Livestock	Interest on Operating Loans							
Ending Crop	Interest on Term Loans							
	Total Overhead Expense							
Less beginning	Total Farm Cash Expenses							
Crop Inventory	Accrual Adjustments							
Ending Purch.	Ending Accounts							
Feed & Supplies	Payable							
Less beg. Purch.	Less beg.							
Feed & Supplies	Accts. Payable							
Change in	Change in							
Inventory Value	Accts. Payable							
	Plus Depreciation							
Total Accrued Farm Income	Total Accrued Farm Expenses							
	i otal Accided Farm Expenses							
Total Accrued Farm Expenses								

Key Financial Metrics								
EBITDA								
Current Ratio	#DIV/0!							
Debt to Tangiable Net Worth	#DIV/0!							
Debt Service Coverage Ratio	#DIV/0!							
Interest Coverage Ratio	#DIV/0!							

EBITDA	Earning before interest, tax, depreciation and amortization
Current Ratio	A ratio that measures a company's ability to pay short-term obligations
Debt to Tangiable Net Worth	A ratio to show a company's debt to the total net worth of the company
Debt Service Coverage Ratio	A ratio of income available for debt servicing to interest, principal and lease payments
Interest Coverage Ratio	A ratio used to determine the company's ability to pay interest on outstanding debt



## 5504-2008/05 Page 1 of 6 Farm Business Planning Guide

Farm Business Plan

## To aid in the preparation of the Income/Expense and Cash Flow Projections

## K. Crop Production Plans

Crop to be grown	Beginning Inven	tory (mm/dd	/уууу)		Projecte	ed Sources			Uses (in units)  Seed Share/Rent For Sal  Solution  Solu	3)	Projected ending inventory (mm/dd/yyyy)			
	Quantity	\$/Unit	Value \$	Acres	Yield/acre	Total Units	Purchases	Feed/Seed	Share/Rent	For Sale	Quantity	\$/Unit	Value	
Totals K.(1)												K. (2)		

## L. Crop Input Costs

Crop to be grown		Seeds and Plants			Fertilizer			Chemicals			Total
	Acres	Variety	\$/Acre	Total Cost	Analysis	\$/Acre	Total Cost	Kind	\$/Acre	Total Cost	Total
	Totals L.								•		

#### 5504-2008/05 Page 2 of 6

#### Farm Business Planning Guide - Farm Business Plan

## M. Livestock Production Plans

louucin		3													
Beginning	Inventory (	mm/dd//vvvv)		Projected in	crease in num	bers			Projected	d decrease ir	numbers		Projected	nding inventory (mm/dd/yyyy)	
								Transform		<u> </u>				;	(
Nie	¢/lleed	Tetel Value			Casta		Transfers In			Ne		A	Nia	¢/h a a d	Total Valu
NO.	\$/Head	Total value	NO.	\$/Head	Costs	Bildio		000	nome dee	INO.	\$/nead	Amount	INO.	\$/nead	Total Valu
-		-	-				-	-	-			-	-		
				-											
rket M1a														M1b	
				-											
ding M2a														M2b	
ood Rec	quireme	nts													
Livestock		Number	Period on	Feed											stures
					T	уре	Quantity	Т	уре	Quantity	T	/pe	Quantity	(A	Acres)
	Reginning No.	Beginning Inventory ( No. \$/Head 	No. \$/Head Total Value  No. \$//Head Total Value  No. \$/Head Total Value No. \$/Head Tot	Beginning Inventory (mm/dd//yyyy)       F         No.       \$/Head       Total Value       No.         No.       \$/Head       Total Value       No.         Image: Image of the stress of the str	Beginning Inventory (mm/dd//yyyy)       Projected in Purchases         No.       \$/Head       Total Value       No.       \$/Head         No.       \$/Head       Total Value       No.       \$/Head         Image: Ima	Beginning Inventory (mm/dd//yyyy) Projected increase in num Purchases No. \$/Head Total Value No. \$/Head Costs  No. \$/Head Total Value No. \$/Head Costs  Intervention InterventioNetter Interventin	Beginning Inventory (mm/dd//yyyy)       Projected increase in numbers       No. of Births         No.       \$/Head       Total Value       No.       \$/Head       Costs       Births         No.       \$/Head       Total Value       No.       \$/Head       Costs       Births         Image: Second Seco	Beginning Inventory (mm/dd/lyyyy)         Projected increase in numbers         No. of Births         No. of Births         Transfers In           No.         \$/Head         Total Value         No.         \$/Head         Costs         Births         Transfers In           Image: Strate Str	Beginning Inventory (mm/dd//yyyy)         Projected increase in numbers         No. of Births         Transfers Out           No.         \$/Head         Total Value         No.         \$/Head         Costs         Transfers Out           Image: Second	Projected increase in numbers       Projected increase in numbers       Projected         No. of Births       Transfers Out       No. died or home use         No.       \$/Head       Total Value       No.       \$/Head       Costs       Transfers Out       No. died or home use         Image: Second colspan="4">Second colspan="4">Second colspan="4">Second colspan="4">Second colspan="4">Second colspan="4">Projected increase in numbers       Projected increase in numbers       No. of Births       Transfers Out       No. died or home use         Image: Second colspan="4">Second col	Beginning Inventory (mm/ddl/yyyy)         Projected increase in numbers         No. of Births         Transfers Transfers Dut         No. died or Transfers Dut         No. died or Dut         No. died or Dut	Projected increase in numbers       Projected decrease in numbers         Projected decrease in numbers       Projected decrease in numbers         No. of Purchases       No. of Births       Transfers In Out       No. did or No.       Sales         No.       SHead       Total Value       No.       SHead       Costs       Projected decrease in numbers       No.       Shead         No.       SHead       Total Value       No.       SHead       Costs       Projected decrease in numbers       No.       Shead         No.       SHead       Total Value       No.       SHead       Costs       Projected decrease in numbers       No.       Shead         Image: State       State       Image: State       State       Image: State       No.       Shead         Image: State       No.       State         Image: State       Image: State       Image: State       Image: State       Image: State       Image: State       Image: State       Image: State         Image: State       Image: State       Image: State       Image: State       Image: State       Image:	Projected lacrease in numbers         Projected dacrease in numbers         Projected dacrease in numbers           Projected lacrease in numbers         Projected dacrease in numbers         Projected dacrease in numbers           No         St/lead         Total Value         No         St/lead         Costs         Transfers         No. died or         St/lead         Anount           Image: Strain	Projected increase in numbers       Projected decrease in numbers       No.         No.       S/Head       Costs       Births       Transfers       Inore use       No.       Sined       Amount       No.         Image: Ima	Projected increase in numbers         Projected decrease in numbers         No.         Sites in number         No.         Sites in numbers           Image         Image

## 5504-2008/05 Page 3 of 6

Farm Business Planning Guide - Farm Business Plan

## O. Projected Capital Purchases and Capitalized Major Repairs

Description	Purchase Cost	Down Payment or Trade	Net Cost	Month of Purchase	Proposed Financing Terms
1. Land					
2. Buildings					
3. Machinery/Equipment				_	
4. Breeding Stock					
5. Quota					
6. Other					•
7. Capitalized Major Repairs					
Total				]	
P. Projected Capital Sales					
Description	Selling Price	Month of Sale	Terms		Use of Proceeds
1. Land/Buildings					
2. Machinery/Equipment					
3. Breeding Stock					
4. Other					
Total					

#### 5504-2008/05 Page 4 of 6 Farm Business Planning Guide - Farm Business Plan

## Q. Projected Income and Expense Statement (with Accrual basis adjustments)

## Farm Income

Crops Description		Units	\$ / Unit	Projected for Year Ending (mm/dd/yyyy)	Actual for Year Ended (mm/ddyyyy)	
					(from Section J)	
					(	
Livestock Description	Number	Average Weight	\$ / Unit			
Livestock Product Descriptions			\$ / Unit			
Custom contract work and machine rentals						
Rent, Share income						
Stabilization payments						
Rebates, Grants, Subsidies (specify)						
Other Farm Income						
			Total Cash Farm Income			
Estimated ending Accounts Receivable						
Less beginning Accounts Receivable						
Change in accounts receivable						
Estimated ending Market Livestock		M1b				
Less beginning Market Livestock		M1a				
Estimated ending Crop Inventory		K2				
Less beginning Crop Inventory		K1				
Estimated ending Purchased Feed and Supplies						
Less beginning Purchased Feed and Supplies						
Change in Inventory Value						
- /			Total Accrued Farm Income			
			Total Accrued Farm Expenses			
			Net Accrued Farm Income/Loss	(Q)	(J)	

#### 5504-2008/05 Page 5 of 6 Farm Business Planning Guide - Farm Business Plan

Q. Projected Income and Expense Statement (with Accrual basis adjustments)

			Projected for Year Ending	Actual for Year Ende (mm/ddyyyy)	
Farm Expenses	Units \$ / Unit				
				(from Section J)	
Crop Expenses					
Seeds and Plants				_	
Fertilizer				_	
Chemicals				_	
Hail/Crop Insurance					
Custom Charges					
Land Rental					
Other					
Livestock Expenses					
Feeder livestock purchases					
Feed grain					
Roughage					
Complete Feed/Supplements					
Vet. and breeding fees					
Trucking and marketing fees					
Other					
Machinery Expenses					
Fuel, Oil, Grease					
Repiairs and maintenance					
Lease payments					
Other					
Overhead Expenses					
Labour					
Utilities					
Supplies					
Building & Fence Repairs					
General Insurance & Licenses					
Property Taxes					
Accounting, Legal, Memberships					
Other					
Interest on Operating Loans					
Interest on Term Loans (Intermediate and Long term)					
		Total Cash Farm Expenses			
Estimated ending Accounts Payable		•		Ī	
Less beginning Accounts Payable					
Change in Accounts Payable					
Plus Depreciation					
		Total Accrued Farm Expenses		+	

#### 5504-2008/05 Page 6 of 6 Farm Business Planning Guide - Farm Business Plan

R. Debt Servicing Worksheet (accrual basis)								
				Annual Pay	yment			
		·   · · · · · · · · · · · · · · · · · ·		Projection		Last fiscal Year		
Current Liabilities	Balance Due	Interest Rate	Interest	Principal	Interest	Principal		
Operating Loans								
Accounts Payable								
Other								
Intermediate Liabilities								
		<u> </u>						
	<u> </u>	<u> </u>						
		<u> </u>						
		<u> </u>						
		<u> </u>						
	<u> </u>	<u> </u>						
		[!						
		Total Intermediate						
Long Term Liabilities								
		「 <u> </u>						
		[!						
		Total Long Term						
Debt Servicing Ability				Projection		Last Fiscal Year		
Net pre-tax farm income			(Q)		(J)			
Plus off-farm income (details below)								
Plus depreciation								
Plus new term debt								
Plus/minus net capital sales/expenditures								
Minus income taxes								
Minus living expenses								
Minus principal payments due								
Equals debt servicing surplus/deficit				[				

Details of Off-farm Income

CI	BC

5505-2008/05 Page 1 of 2

Farm Business Planning Guide

Cashflow Worksheet

To aid in the prepartion of the Income/Expense and Cash Flow Projections

									Date (mm/dd/yyyy)				Date (mm/dd/yyyy)	
S. Cash Flow Projection							d or Month					То		
						By Period	a or Month							
	January	February	March	April	Мау	June	July	August	September	October	November	December	Total	Actual For Previous Year
Cash Inflow														
Crops	T													
Livestock														
Livestock Products														
Custom contract work and machine rentals														
Rent, Share income														
Stabilization payments														
Rebates, Grants, Subsidies (specify)														
Other														
Direct Farm Cash Income Sub-total														
Off-Farm Income														
Term Borrowings, Capital Sales, Cash Advances														
Accts Receivable, Previous Period														
Total Cash In-Flow														

5505-2008/05 Page 2 of 2 Farm Business Planning Guide - Cashflow Worksheet

	Farm Business Planning Guide - Casmow V								Suide - Cashhow Workshee					
Oracle Outflow	January	February	March	April	Мау	June	July	August	September	October	November	December	Total	
Cash Outflow														Actual For Previous Year
Crop Expenses		1			1		1	1	1			1	l I	l
Seeds & Plants														
Fertilizer														
Chemicals														
Hail/Crop Insurance														
Custom Charges														
Land Rental	-							-	-					
Other														
Livestock Expenses		1	1	1	1	1	1			1	1	1	1	i i
Feeder Livestock Purchases														
Feed Grain														
Roughage														
Complete Feed/Supplements														
Vetrinary and Breeding Fees														
Trucking and Marketing Fees														
Other														
Machinery Expenses														
Fuel, Oil, Grease														
Repairs and Maintenance														
Lease Payments														
Other														
Overhead Expenses														
Labour														
Utilities														
Supplies														
Building and Fence Repair														
General Insurance and Licenses														
Property Taxes														
Accounting, Legal, Memberships			1											
Other			1											
Interest on Operating Loans			1											
Interest on Term Loans (Intermediate and Long Term)			1			1								
Direct Farm Cash Expenses					1									
Accounts Payable, Previous Period (Incl. Advance Payments)														
Capital Purchases														
Personal Withdrawals (incl. Income Tax)														
Principal Loan Payments														
46. Total Cash Outflow			İ			1								
· ··· ···		•		1						•	•	1		
47. Cash Surplus or Deficit														
Accumulated Loan (Opening Balance	1		1					1	1					
Value of Security (Grain and Market Livestock)														

One Year Horizon	\$ amounts
EBITDA - living expenses expected in next year.	
Capex plans next year	
Debt Servicing needs next year	
Surplus/shortfall.	
Three Year Horizon	\$ amounts
EBITDA - living expenses expected in 3 years	
Capex plans 3 years	
Debt servicing needs 3 years	
Surplus/shortfall	
Five Year Horizon	\$ amounts
EBITDA - living expenses expected in 5 years	
Capex plans next 5 years	
Debt servicing needs 5 years	
Surplus/shortfall	