



1. Borrower Information

Producer Name: _____

Farm/Ranch Name: _____

Loan Purpose: _____

Enterprise Type: ☐ Crops ☐ Livestock ☐ Mixed ☐ Value-Added

Projection Year: _____

Prepared By: _____

Date Prepared: _____

Purpose of this worksheet

Use this form to document projected cash inflows, operating expenses, capital expenditures, and debt service for the projection period. Complete all applicable fields and review totals.
Prepared for cash-flow planning and lending discussions with Native Agriculture Financial Services.

2. Monthly Cash Inflows

Income Source	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Crop Sales													
Livestock Sales													
Government Payments													
Custom Work Income													
Value-Added Product Sales													
Off-Farm Income													
Other Income													
Total Cash Inflows													

Enter monthly amounts. Total fields are reserved for calculated or reviewed annual totals.



3. Farm Operating Expenses

Schedule F Expense Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Car & Truck Expenses													
Chemicals													
Conservation Expenses													
Custom Hire (Machine Work)													
Depreciation/179 Expense													
Employee Benefit Programs													
Feed Purchased													
Fertilizer & Lime													
Freight & Trucking													
Gasoline, Fuel & Oil													
Insurance (Other Than Health)													
Interest - Mortgage													
Interest - Other													
Labor Hired													
Pension & Profit Sharing													
Rent/Lease - Vehicles & Equipment													
Rent/Lease - Land & Buildings													
Repairs & Maintenance													
Seeds & Plants													
Storage & Warehousing													
Supplies Purchased													
Taxes													
Utilities													
Veterinary, Breeding & Medicine													
Other Farm Expenses													
Total Operating Expenses													

Enter monthly amounts. Total fields are reserved for calculated or reviewed annual totals.

4. Capital Expenditures

Capital & Financing Expenses	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Equipment Purchases													
Breeding Livestock Purchases													
Building Improvements													
Land Purchases													
Existing Term Loan Payments													
Existing Operating Loan Payments													
Proposed NAFS Loan Payments													
Family Living Withdrawals													
Income Tax Payments													
Total Capital & Debt Service													

Enter monthly amounts. Total fields are reserved for calculated or reviewed annual totals.

Notes & Assumptions (optional)

List any assumptions behind your projections (prices, yields, herd size, new enterprises, off-farm income changes, etc.).



5. Annual Cash Flow Summary

Income Source	Annual Total (\$ - USD)
Crop Sales	\$
Livestock Sales	\$
Government Payments	\$
Custom Work Income	\$
Value-Added Product Sales	\$
Off-Farm Income	\$
Other Income	\$
Total Income	\$

Capital & Financing Expenses	Annual Total (\$ - USD)
Equipment Purchases	\$
Breeding Livestock Purchases	\$
Building Improvements	\$
Land Purchases	\$
Existing Term Loan Payments	\$
Existing Operating Loan Payments	\$
Proposed NAFS Loan Payments	\$
Family Living Withdrawals	\$
Income Tax Payments	\$
Total Capital & Debt Service	\$

Schedule F Expense Category	Annual Total (\$ - USD)
Car & Truck Expenses	\$
Chemicals	\$
Conservation Expenses	\$
Custom Hire (Machine Work)	\$
Depreciation/179 Expense	\$
Employee Benefit Programs	\$
Feed Purchased	\$
Fertilizer & Lime	\$
Freight & Trucking	\$
Gasoline, Fuel & Oil	\$
Insurance (Other Than Health)	\$
Interest - Mortgage	\$
Interest - Other	\$
Labor Hired	\$
Pension & Profit Sharing	\$
Rent/Lease - Vehicles & Equipment	\$
Rent/Lease - Land & Buildings	\$
Repairs & Maintenance	\$
Seeds & Plants	\$
Storage & Warehousing	\$
Supplies Purchased	\$
Taxes	\$
Utilities	\$
Veterinary, Breeding & Medicine	\$
Other Farm Expenses	\$
Total Operating Expenses	\$

Review note: Annual figures should reconcile to the monthly schedules. Use the annual summary to review overall income and operating expense expectations before lending discussions.