

Cash Flow Example 2

Years 2015-16	December	January	February	March	April	May	June	July	August	September	October	November	December	Yearly
Month End Balance	\$8,627	\$7,599	\$8,071	\$23,694	\$22,797	\$33,859	\$14,006	\$8,903	\$15,371	\$42,544	\$29,155	\$49,336	\$48,430	
Cash In														
AA CSA Sales	\$ 11,800	\$ 11,800		\$ 32,450	\$ 29,500	\$ 26,550		\$ 14,750	\$ 14,750	\$ 41,300		\$ 11,800	\$ 11,800	\$ 194,700
White Lake CSA Sales						\$ 5,850			\$ 5,850					\$ 11,700
Hillel Center Shares										\$ 4,350				
The Root/Mabel Gray			\$ 10,000											\$ 10,000
Zingerman's Deli			\$ 2,000											\$ 2,000
Bacco Ristorante									\$ 5,000					\$ 5,000
Selden Standard			\$ 5,000									\$ 5,000		\$ 10,000
Chartreuse			\$ 5,000									\$ 5,000		\$ 10,000
Busch's Market							\$ 1,486	\$ 1,486	\$ 3,206	\$ 2,862	\$ 11,086	\$ 11,086		\$ 31,212
Consulting Fees	\$ 1,000													\$ -
Subtotal	\$ 12,800	\$ 11,800	\$ 22,000	\$ 32,450	\$ 29,500	\$ 32,400	\$ 1,486	\$ 16,236	\$ 28,806	\$ 48,512	\$ 11,086	\$ 32,886	\$ 11,800	\$ 278,962
Expenses														
Land Rental					\$ (700)						\$ (700)			
Labor	\$ (3,637)	\$ (3,637)	\$ (3,637)	\$ (3,637)	\$ (5,889)	\$ (11,518)	\$ (11,518)	\$ (11,518)	\$ (11,518)	\$ (11,518)	\$ (11,518)	\$ (4,027)	\$ (4,027)	\$ (93,961)
Income/SE Tax					\$ (12,000)									\$ (12,000)
Labor Taxes	\$ (291)	\$ (291)	\$ (291)	\$ (291)	\$ (471)	\$ (921)	\$ (921)	\$ (921)	\$ (921)	\$ (921)	\$ (921)	\$ (322)	\$ (322)	\$ (7,517)
Business Insurance			\$ (1,000)		\$ (600)				\$ (1,000)		\$ (600)			\$ (3,200)
Auto Insurance	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (304)	\$ (3,645)
Seed	\$ (100)	\$ (100)	\$ (6,700)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (7,800)
Soil Inputs				\$ (2,400)										\$ (2,400)
Irrigation Supplies				\$ (1,600)										\$ (1,600)
New Tools/Equipment	\$ (100)	\$ (100)	\$ (1,200)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (2,300)
Animal Food	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (1,200)
Equip Maintenance	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (2,400)
Fuel	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (180)	\$ (2,160)
Building Maintenance	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (100)	\$ (1,200)
Improvements	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (120)	\$ (1,440)
Utilities	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (2,400)
Misc	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (200)	\$ (2,400)
Debt/Owner Payments														
Becker Salary	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (4,700)	\$ (56,400)
Farmer Fund Loan	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (872)	\$ (10,461)
Taylor Loan	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (485)	\$ (5,817)
John Deere Loan	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	\$ (543)	--	--	\$ (5,434)
Credit Card Payments	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (418)	\$ (5,016)
State Hoophouse Loan	--	--	--	--	\$ (1,837)	--	--	--	--	--	\$ (1,837)	--	--	\$ (3,674)
Kiva Zip Loan	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (278)	\$ (3,333)
Subtotal	\$ (12,828)	\$ (12,828)	\$ (21,528)	\$ (16,828)	\$ (30,396)	\$ (21,339)	\$ (21,339)	\$ (21,339)	\$ (22,339)	\$ (21,339)	\$ (24,476)	\$ (12,705)	\$ (12,705)	\$ (239,159)
Cash In/Out	\$ (28)	\$ (1,028)	\$ 472	\$ 15,622	\$ (896)	\$ 11,061	\$ (19,853)	\$ (5,103)	\$ 6,467	\$ 27,173	\$ (13,390)	\$ 20,181	\$ (905)	\$ 39,804
P/L	\$ 7,268	\$ 6,268	\$ 7,768	\$ 22,918	\$ 8,936	\$ 18,357	\$ (12,557)	\$ 2,193	\$ 13,763	\$ 34,469	\$ (3,557)	\$ 26,933	\$ 5,847	\$ 131,340