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Appendix 1.

CASH FLOW SUPPORTING SCHEDULES

Example Budgets

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Appendix
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SCHEDULE A. CROP PRODUCTION PLAN, 198X

Date: 1-15-8X

Crop (Group entries by crop - example: all wheat fields, all barley fields, etc.)	Field Description	Tillable acres		Yield per acre	Production per field*	Total production of each crop
		1 Per field	2 Per crop	3 (quantity)	4 Column 1 x Column 3	5 (Sum of col. 4 for each crop)
1. Wheat - HRS	Field A	80		35 bu.	2,800 bu.	
2. Wheat - HRS	Field B	60		32 bu.	1,920 bu.	
3. Wheat - HRS	Field D (2/3 crop share)	160		35 bu.	3,733 bu. (our share)	
4. Total - HRS			300			8,453 bu.
5.						
6. Wheat - HRW	Field C	100		40 bu.	4,000 bu.	
7. Total - HRW			100			4,000 bu.
8.						
9. Barley	Field G	100		60 bu.	6,000 bu.	
10. Barley	Field H	80		55 bu.	2,933 bu.	
11. Total - Barley			180			8,933 bu.
12.						
13. Sunflower	Field E	100		12 cwt.	1,200 cwt.	
14. Sunflower	Field F	80		12 cwt.	693 cwt.	
15. Total - Sunflower			180			1,893 cwt.
16.						
17. Alfalfa	Field I	80		1.5 T	120 T.	
18. Total - Alfalfa			80			120 T.
19.						
20.	Total acres of cropland		840			
21.						
22.						
23.						
24.						
25.						
26.						
27.						
28.						
29.						
30.						
31.						
32.						
33.						
34.						
35.						

*Under a crop share least list operator's share only.

SCHEDULE B. CROP SALES AND INVENTORY PLAN, 19

Date:

Crop (Group entries by crop - example: old crop wheat, new crop wheat, old crop barley, etc. Use one line for each anticipated sale.)	1	2	3	4	5	6	7	8	9	10	11	12
	Current inventory	Expected production	Expected on- farm usage	Crop available for sale	Expected month of sale	Percent of available crop to be sold	Quantity to be sold	Expected price	Value of sale	Deferred payment	Sale value less deferred payment	Remaining inventory
	(quantity)	(quantity)	(quantity)	(quantity)	(month)	(%)	(quantity)	(\$/unit)	(\$)	(\$)	(\$)	(quantity)
		Sch. A col. 5	Sch. G col. 6 & 7	Col 1 or 2-3			Col. 4x6		Col. 7x8		Col. 9-10	Col. 4-7
1. HRS wheat	5,000 bu.		500 bu. (seed)	4,500 bu.	Feb.	100%	4,500 bu.	\$3.80/bu.	\$17,100	0	\$17,100	0
2.												
3. HRS Wheat - New crop		8,453 bu.		8,453 bu.	Oct.	40%	3,381 bu.	\$3.70/bu.	12,510	0	12,510	5,072 bu.
4. " " " "					Nov.	40%	3,381 bu.	3.75/bu.	12,679	0	12,679	1,691 bu.
5.												
6. HRW wheat - New crop		4,000 bu.		4,000 bu.	Sept.	100%	4,000 bu.	3.50/bu.	14,000	0	14,000	0
7.												
8. Barley	3,000 bu.		1,140 bu. (feed)	1,860 bu.	Jan.	100%	1,860 bu.	2.20/bu.	4,092	0	4,092	0
9.												
10. Barley - New crop		8,933 bu.	250 bu. (feed)	8,683 bu.	Aug.	50%	4,342 bu.	2.00/bu.	8,684	0	8,684	4,341 bu.
11.												
12.												
13.												
14.												
15. Sunflower	50 cwt.			50 cwt.	Mar.	100%	50 cwt.	16/cwt.	800	0	800	0
16.												
17. Sunflower - New crop		1,893 cwt.		1,893 cwt.	Nov.	30%	568 cwt.	13/cwt.	7,384	0	7,384	1,325 cwt.
18. " " "					Dec.	20%	379 cwt.	14/cwt.	5,306	1,000	4,306	946 cwt.
19.												
20.												
21.												
22. Alfalfa	120 T.		114 T.	6 T.	Apr.	100%	6 T.	60/T.	360	0	360	0
23.												
24. Alfalfa - New crop		120 T.	54 T.	66 T.								66 T.
25.												
26.												
27.												
28.												
29.												
30.												
31. Total value of crop sales									\$82,915			
32. Total deferred payments										\$1,000		
33. Sales less deferred payments											\$81,915	

SCHEDULE C. SEED, FERTILIZER, CHEMICAL REQUIREMENTS AND CASH COSTS, 19

Date:

Crop	1 Acres	Seed					Fertilizer					Chemicals				
		2 Variety	3 Rate/ac. (bu. or lb.)	4 Cost/ton or lb. (\$)	5 Cost/ac. Col. 3x4	6 Cost/crop or field Col. 1x5	7 Analysis	8 Rate/ac. (lb.)	9 Cost/lb. \$	10 Cost/ac. Col. 8x9	11 Cost/crop or field Col. 1x10	12 Type	13 Rate/ac. (pt. or lb.)	14 Cost/pt. or lb. (\$)	15 Cost/ac. Col. 13x14	16 Cost/crop or field Col. 1x15
1. HRS Wheat		Len	1.5 bu.	\$50 (cleaning)	\$.75		46-0-0	100 lb.	\$.09	\$9.00		Carbyne	1 pt.	\$5.00	\$5.00	
2. " "							18-46-0	50 lb.	.10	5.00		2,4-D	1 pt.	1.00	1.00	
3. " "							0-0-60	50 lb.	.055	2.75						
4. Total seed, fert. & chem. cost/acre					\$.75					\$16.75					\$6.00	
5. Cash cost/crop	300					\$225						\$5,025				\$1,800
6.																
7. HRW Wheat					0		46-0-0	100 lb.	.09	9.00		2,4-D	.75 pt.	1.00	.75	
8. Cash cost/crop	106					0						900				75
9.																
10. Barley		Morex	1.5 bu.	6.00/bu.	9.00		46-0-0	50 lb.	.09	4.50		Carbyne	1 pt.	5.00	5.00	
11. " "							18-46-0	50 lb.	.10	5.00		2,4-D	.75 pt.	1.00	.75	
12. " "							0-0-60	50 lb.	.055	2.75						
13. Total seed, fert. & chem. cost/acre					\$9.00					\$12.25					\$5.75	
14. Cash cost/crop	180					1,620						2,205				1,035
15.																
16. Sunflower		894	3 lb.	1.50/lb.	4.50		46-0-0	150 lb.	.09	13.50		Treflan	1.5 pt.	3.38	5.00	
17. " "							18-46-0	50 lb.	.10	5.00						
18. " "							0-0-60	50 lb.	.055	2.75						
19. Total seed, fert. & chem. cost/acre					\$4.50					\$21.25					\$5.00	
20. Cash cost/crop	180					810						3,825				900
21.																
22.																
23.																
24.																
25.																
26.																
27.																
28.																
29.																
30.																
31.																
32. Total seed, fert., & chem. costs						\$2,655						\$11,955				\$3,810

SCHEDULE D. CROP EXPENSES BY MONTH, 198X

Date: 1-15-8X

Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL
1. Hired labor: crop										\$1,500			\$1,500
2. Repairs: crop			\$500	\$500	\$500		\$1,000	\$500	\$500	500			4,000
3. Rent: cropland													
4. Seed (Sch. C col. 6)		\$1,620	225	810									2,655
5. Fertilizer (Sch. C col. 11)			900	5,025	2,205	\$3,825							11,955
6. Chemicals (Sch. C col. 16)						3,810							3,810
7. Custom hire: crop										1,500			1,500
8. Supplies: crop	\$100	100	100	100	100	100	100	100	100	100	\$100	\$100	1,200
9. Fuel: crop		500		3,000	2,000	500		1,000	1,000	1,000	500	500	10,000
10. Crop insurance													
11.													
12.													
13.													
14.													
15.													
16.													
17.													
18.													
19.													
20.													
21.													
22.													
23.													
24.													
25. TOTALS	\$100	\$2,220	\$1,725	\$9,435	\$4,805	\$8,235	\$1,100	\$1,600	\$1,600	\$4,600	\$600	\$600	\$36,620

SCHEDULE E. LIVESTOCK PRODUCTION PLAN, 198X

Date: 1-15-8X

Kind of livestock	Current Inventory				Animals to be purchased					Animals born	Transfers	Appearance
	1 Number	2 Wt./head (cwt.)	3 Value/cwt. (\$)	4 Total value Col. 1x2x3	5 Month	6 Number	7 Wt./head (cwt.)	8 Value/cwt. (\$)	9 Total value Col. 6x7x8	10 Number	11 Young stock to breeding stock (Number)	12 Number Col. 1 + 6 + 10 + 11
1. Wintering calves	48	5.5	\$57.00	\$15,048							-4	44
2. Cows	50			25,000								50
3. Calves										48		48
4. Bulls	2			3,000	Mar.	1		\$1,750				3
5. Replacement heifers											4	4
6.												
7.												
8.												
9.												
10.												
11.												
12.												
13.												
14.												
15.												
16.												
17.												
18.												
19.												
20.												
21.												
22.												
23.												
24.												
25. TOTALS				\$41,481				\$1,750			0	

SCHEDULE F. LIVESTOCK SALES AND INVENTORY PLAN, 198X

Date: 1-15-8X

Kind of livestock	Appearance	Death Loss	Expected Sales					Expected ending inventory			
	1 Schedule E Col. 12	2 Number	3 Month of sale	4 Number to be sold	5 Weight/head (cwt.)	6 Expected Price (\$/cwt.)	7 Value (\$) Col. 4x5x6	8 Number Col. 1-2-4	9 Wt./head (cwt.)	10 Value/cwt. (\$/cwt.)	11 Total Value (\$) Col. 8x9x10
1. Wintering calves	44	1	Mar.	43	6.9	\$62.50	\$18,520	0			
2. Cows	50	0	May	2	11.0	42.50	935	48		\$24,000	
3. Calves	48	2						46	5.5	\$60.00	
4. Bulls	3	0	Apr.	1	18.5	44.00	814	2		3,250	
5. Replacement heifers	4	0						4		1,600	
6.											
7.											
8.											
9.											
10.											
11.											
12.											
13.											
14.											
15.											
16.											
17.											
18.											
19.											
20.											
21.											
22.											
23.											
24.											
25. TOTALS	149	3		46			\$20,269	100		\$44,030	

SCHEDULE G. LIVESTOCK FEED NEEDS AND CASH COSTS, 198X

Date: 1-15-8X

Kind of livestock	1 Type of feed	2 Feeding period* (months)	3 Feed needs per animal unit for period specified in col. 2 (quantity**)	4 Number of livestock	5 Feed needs for each kind of livestock Col. 3x4	6 Before harvest feed needs (from col. 5) (quantity)	7 After harvest feed needs (from col. 5) (quantity)	8 Feed purchases (quantity)	9 Month purchased	10 Feed cost per bu., T., or lb. (\$)	11 Monthly feed cost Col. 8x10 (\$)
1. Wintering calves:	barley	Jan.-Mar.	12 bu.	43	516 bu.						
2.	alfalfa	"	.23 T.	43	10 T.						
3.	pro., min., salt	"	14.5 lb.	43	623 lb.						
4.											
5. Cows-calves-bulls -before harvest:	barley	Jan.-Jun.	12 bu.	52	624 bu.						
6.	alfalfa	"	2 T.	52	104 T.						
7.	pasture	"	4 A.U.M.	52	208 A.U.M.						
8.	pro., min., salt	"	35 lb.	52	1,820 lb.						
9.											
10. Total feed needs before harvest:	barley					1,140 bu.					
11.	alfalfa					114 T.					
12.	pasture					208 A.U.M.					
13.	pro., min., salt					2,443 lb.	2,443 lb.	Jan.	\$.35/lb.	\$855	
14.											
15. Cows-calves, bulls, repl. heifers, - after harvest:	barley	Jul.-Dec.	4.6 bu.	54	250 bu.		250 bu.				
16.	oats	"	4.6 bu.	54	250 bu.		250 bu.	250 bu.	Sept.	2.00/bu.	500
17.	alfalfa	"	1 T.	54	54 T.		54 T.				
18.	pasture	"	4 A.U.M.	54	216 A.U.M.		216 A.U.M.				
19.	pro., min., salt	"	32.4 lb.	54	1,750 lb.		1,750 lb.	1,750 lb.	Jul.	.20/lb.	350
20.											
21.											
22.											
23.											
24.											
25.											
26.											
27.											
28.											
29.											
30.											
31.											
32.											
33. Total Feed Cost											\$1,705

*The feeding period is divided into before harvest and after harvest periods for better inventory management.
 **Bushels (bu.), Tons (T), Pounds (lb), or Animal Unit Months (A.U.M.)

SCHEDULE H. LIVESTOCK EXPENSES BY MONTH, 198X

Date: 1-15-8X

Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL
1. Hired labor: livestock			\$500										\$500
2. Repairs: livestock			300			\$300					\$300		900
3. Rent: pasture, hayland													
4. Feed (Sch. G col. 11)	\$855						\$350		\$500				1,705
5. Custom hire: livestock													
6. Supplies: livestock		\$50			\$50			\$50			50		200
7. Breeding & vet.	52	52	52	\$52	52	52	25	25	25	\$25	25	\$25	462
8. Fuel: livestock		50		50		50		50		50		50	300
9. Trucking & commission			920										920
10.													
11.													
12.													
13.													
14.													
15.													
16.													
17.													
18.													
19.													
20.													
21.													
22.													
23.													
24.													
25. TOTALS	\$907	\$152	\$1,772	\$102	\$102	\$402	\$375	\$125	\$525	\$75	\$375	\$75	\$4,987

SCHEDULE I. PLANNED PURCHASES AND SALES OF FARM CAPITAL ASSETS, 198X

Date: 1-15-8X

Description	1 Month	2 Machinery purchases		3 Building purchases		4 Land purchases		5 Machinery sales	6 Building sales	7 Land sales	
		Cash contributed by operator*	Amount financed**	Cash contributed by operator	Amount financed	Cash contributed by operator	Amount financed			Cash received	Amount financed
1. Tractor overhaul	Feb.	\$2,000									
2. Pole barn	June			\$4,000							
3. Swather	July							\$3,000			
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.											
13.											
14.											
15.											
16.											
17.											
18.											
19.											
20.											
21.											
22.											
23.											
24.											
25. TOTALS		\$2,000		\$4,000				\$3,000			

* Down payment amount if item is financed
 ** Also record in schedule J

SCHEDULE J. PAYMENTS ON INTERMEDIATE AND LONG TERM LOANS, 198X

Date: 1-15-8X

Source of loan	Term of loan	Interest rate	Beginning year prin. balance	Beginning year accrued int.	Date of prin. payment	Amount of prin. payment	Date of int. payment	Amount of int. payment	End of year prin. balance	End of year accrued int.
1. Farmers State Bank	3 yrs.	15%	\$ 4,066.00	\$152.50	Oct. 1	\$1,653.00	Oct. 1	\$609.90	\$2,413.00	\$90.49
2. John Deere	5 yrs.	15%	16,153.00	403.83	Nov. 1	8,076.50	Nov. 1	2,422.95	8,076.50	201.91
3.										
4. Uncle Farmer	10 yrs.	9%	55,570.00	4,584.53	Feb. 1	12,152.00	Feb. 1	5,001.30	43,418.00	3,581.98
5. Dad Farmer	10 yrs.	6%	8,951.00	402.80	Apr. 1	4,345.00	Apr. 1	537.06	4,606.00	207.27
6.										
7.										
8.										
9.										
10.										
11.										
12.										
13.										
14.										
15.										
16.										
17.										
18.										
19.										
20.										
21.										
22.										
23.										
24.										
25. TOTAL PRINCIPAL AND INTEREST						\$26,226.50		\$8,571.21		

SCHEDULE K. FAMILY LIVING WITHDRAWALS, 198X

Date: 1-15-8X

Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL
1. Food (supplies)	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$3,000
2. Clothing	100	100	100	100	100	100	100	100	100	100	100	100	1,200
3. Utilities (non-farm)	150	130	130	110	90	50	50	60	80	85	100	140	1,175
4. Furniture & repair				300					450	125			875
5. Rent													
6. Medical(health ins)	150	150	150	150	150	150	150	150	150	150	150	150	1,800
7. Church, other donations.	40	40	40	40	40	40	40	40	40	40	40	40	480
8. Transportation	100	100	100	100	110	120	110	130	130	100	100	120	1,320
9. Education	50	50									50	50	200
10. Entertainment	50	50	50	50	50	50	50	50	50	50	50	50	600
11. Gifts	30	30	30	30	30	30	30	30	30	30	40	60	400
12. Life insurance									400				
13. Dues, subscriptions	15	15	15	15	15	15	15	15	15	15	15	15	180
14. Savings (personal)			1,000								1,000		2,000
15. Retirement account		500											500
16. other	20	20	20	20	20	20	20	20	20	20	20	20	240
17.													
18.													
19.													
20.													
21.													
22.													
23.													
24.													
25. TOTALS	\$955	\$1,435	\$1,885	\$1,165	\$855	\$825	\$815	\$845	\$1,715	\$965	\$1,915	\$995	\$14,370

CFB-1 CASH FLOW BUDGET

Date: 1-15-8X

CASH INFLOWS	Source Schedule	1 Actual total last year	2 Projected total this year	3 Jan	4 Feb	5 Mar	6 Apr	7 May	8 Jun	9 Jul	10 Aug	11 Sep	12 Oct	13 Nov	14 Dec
1. Beginning checkbook balance		42,530	3,955	3,955	945	945	193	653	746	54	634	608	628	75	808
2. Livestock receipts	F	22,030	20,269			18,520	814	935							
3. Crop receipts	B	85,981	81,915	4,092	17,100	800	360				8,684	14,000	12,510	20,063	4,306
4. Custom work															
5. Patronage dividends			200			200									
6. Gov't program payments		2,650	2,500						2,500						
7. Other farm receipts		210													
8. Farm capital sales	I		3,000							3,000					
9. Non-farm income		200	250					50						200	
10. Received from non-farm investments															
11. Other income—															
12. Total Cash Available (add lines 1-11)		113,601	112,089	8,047	18,045	20,465	1,367	1,638	3,246	3,054	9,318	14,608	13,138	20,338	5,114
CASH OUTFLOWS															
13. Crop expenses	D	32,689	36,620	100	2,220	1,725	9,435	4,805	8,235	1,100	1,600	1,600	4,600	600	600
14. Livestock expenses	H	7,113	4,987	907	152	1,772	102	102	402	375	125	525	75	375	75
15. Real estate taxes		1,960	2,000		2,000										
16. Insurance (property, liability)		500	600						600						
17. Utilities (farm share)		1,200	1,070	90	90	90	80	80	80	80	90	90	110	90	100
18. Auto (farm share)		930	600	50	50	50	50	50	50	50	50	50	50	50	50
19. Other cash expenses—															
20. Total cash expenses (add lines 13-19)		44,392	45,877	1,147	4,512	3,637	9,667	5,037	9,367	1,605	1,865	2,265	4,835	1,115	825
21. Livestock purchases (breeding & feeding)	E		1,750			1,750									
22. Farm capital purchases	I		6,000		2,000				4,000						
23. Family living	K	16,054	14,370	955	1,435	1,885	1,165	855	825	815	845	1,715	965	1,915	995
24. Outlays for non-farm investments		6,278													
25. Income & social security taxes		4,650	5,000		5,000										
26. Intermediate & long-term principal payments	J	27,231	26,227		12,152		4,345						1,653	8,077	
27. Intermediate & long-term interest payments	J	11,041	8,571		5,001		537						610	2,423	
28. Other cash outlays—															
29. Total Cash Required (add lines 20-28)		109,646	107,795	2,102	30,100	7,272	15,714	5,892	14,192	2,420	2,710	3,980	8,063	13,530	1,820
30. CASH SURPLUS OR CASH DEFICIT (—) (line 12 minus line 29)		3,955	4,294	5,945	-12,055	13,193	-14,347	-4,254	-10,946	634	6,608	10,628	5,075	6,808	3,294
31. Transfers from savings to checking		X X	X X											2,000	
32. Cash position after transfer (line 30 + 31)		X X	X X	5,945	-12,055	13,193	-14,347	-4,254	-10,946	634	6,608	10,628	5,075	8,808	3,294
33. Operating money to be borrowed		X X	X X		13,000		15,000	5,000	11,000						
34. Operating loan principal payments		X X	X X	5,000		13,000					6,000	8,000	5,000	8,000	
35. Operating loan interest payments		X X	X X												2,718
36. Transfers from checking to savings		X X	X X									2,000			
37. Ending checkbook balance		X X	X X	945	945	193	653	746	54	634	608	628	75	808	576
38. Savings account balance		X X	0	0	0	0	0	0	0	0	0	2,000	2,000	0	0
39. Operating loan balance		X X	10,000	5,000	18,000	5,000	20,000	25,000	36,000	36,000	30,000	22,000	17,000	9,000	9,000
Check for errors:															
40. Total inflows (12 + 31 + 33)		X X	X X	8,047	31,045	20,465	16,367	6,638	14,246	3,054	9,318	14,608	13,138	20,338	5,114
41. Total outflows (29 + 34 + 35 + 36 + 37)		X X	X X	8,047	31,045	20,465	16,367	6,638	14,246	3,054	9,318	14,608	13,138	20,338	5,114
42. Budgeting error (40 minus 41)		X X	X X	0	0	0	0	0	0	0	0	0	0	0	0

¹Beginning balance

CFB-2
CASH FLOW BUDGET

Name: Jim & Judy Farmer
Date: 1-20-88

	1 Actual total last year	2 Projected total this year	3 1st Qtr.	4 2nd Qtr.	5 3rd Qtr.	6 4th Qtr.
CASH INFLOWS						
1. Beginning checkbook balance	3,631	11,820	11,820	738	298	998
2. Livestock receipts	21,141	21,100	15,000	6,100		
3. Crop receipts	86,092	86,100	16,100	30,000	10,000	30,000
4. Custom work						
5. Patronage dividends	3,760	3,800	3,800			
6. Gov't program payments						
7. Other farm receipts	320	300			300	
8. Farm capital sales						
9. Non-farm income						
10. Received from non-farm investments	300	300				300
11. Other income—						
12. Total Cash Available (add lines 1-11)	115,244	123,420	46,720	36,838	10,598	31,298
CASH OUTFLOWS						
13. Hired labor	893	900		300		600
14. Repairs	4,592	4,800	1,200	1,200	1,200	1,200
15. Rent						
16. Feed	412	400				400
17. Seed	2,449	2,600	1,300	1,300		
18. Fertilizer	9,110	9,600	4,800	4,800		
19. Chemicals	5,537	5,800	2,900	2,900		
20. Custom hire (incl. trucking)	2,690	2,800	600	300		1,900
21. Supplies	1,474	1,500	350	450	350	350
22. Breeding & Veterinary	1,204	1,300	100	100	550	550
23. Fuel	9,015	9,500	1,500	4,000	2,000	2,000
24. Real estate taxes	1,850	1,900	1,900			
25. Insurance (property, liability, crop)	794	800		800		
26. Utilities (farm share)	1,042	1,100	250	250	250	350
27. Auto (farm share)	617	600	150	150	150	150
28. Other cash expenses—	330	300	75	75	75	75
29. Total cash expenses (add lines 13-28)	42,009	43,900	15,125	16,625	4,575	7,575
30. Livestock purchases (breeding and feeding)		2,000		2,000		
31. Farm capital purchases	4,842	5,300			5,300	
32. Family living	17,165	18,900	4,725	4,725	4,725	4,725
33. Outlays for non-farm investments	7,389	8,100		4,050		4,050
34. Income & social security taxes	5,760	6,300	6,300			
35. Intermediate & long-term principal payments	16,120	15,560	15,560			
36. Intermediate & long-term interest payments	10,139	8,272	8,272			
37. Other cash outlays—						
38. Total Cash Required (add lines 29-37)	103,424	108,332	49,482	27,400	14,600	16,350
39. CASH SURPLUS OR CASH DEFICIT (—) (line 12 minus line 38)	11,820	15,088	-3,262	9,438	-4,002	14,948
40. Transfers from savings to checking	X X	X X			5,000	
41. Cash position after transfer (line 39 + 40)	X X	X X	-3,262		998	14,948
42. Operating money to be borrowed	X X	X X	4,000			
43. Operating loan principal payments	X X	X X		4,000		
44. Operating loan interest payments	X X	X X		140		
45. Transfers from checking to savings	X X	X X		5,000		14,948
46. Ending checkbook balance	X X	X X	738	298	998	948
47. Savings account balance	X X	0 ✓	0	5,000	0	14,000
48. Operating loan balance	X X	0 ✓	4,000	0	0	0
Check for errors:						
49. Total inflows (12 + 40 + 42)	X X	X X	50,720	36,838	15,598	31,298
50. Total outflows (38 + 43 + 44 + 45 + 46)	X X	X X	50,720	36,838	15,598	31,298
51. Budgeting error (49 minus 50)	X X	X X	0	0	0	0

✓ Beginning balance