Whole-Farm Cash Flow Projection Template

A template for projecting cash coming in and going out of the whole farm through the year. Owners use it with lenders to plan operating loans and spot months when money runs short.

Farm / unit: _____ Date: _____ By: _____

Beginning cash balance

Expected crop and livestock sales

Other farm and off-farm income

Operating expenses by month

Loan payments and interest

Family living withdrawals

Capital purchases planned

Ending cash balance by period

Borrowing needed and repayment plan

TIP Build it around when sales and bills actually land, not just annual totals. Review it with your lender before the season starts.