

**NORTH ADAMS STATE BANK CASH FLOW**

LAST YEAR THIS YEAR

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**INCOME**

FARM INCOME

- 1 Crops
- 2 Livestock
- 3 Government Pmts
- 4 Other Farm Income
- 5
- 6 Misc. Farm Income
- 7 Total Farm Income


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CAPITAL SALES

- 8 Breeding Livestock
- 9
- 10 Total Capital Sales


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NON-FARM INCOME

- 11 Wages/Salary
- 12 Interest Income
- 13 Other Non-Farm Income
- 14 Total Non-Farm Income


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**TOTAL INCOME**

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**EXPENSES**

FARM EXPENSES

15 Labor		
16 Machinery & Building Repair		
17 Cash Rent		
18 Seed		
19 Fertilizer & Lime		
20 Chemicals		
21 Custom Hire		
22 Farm Supplies		
23 Livestock Purchase		
24 Feed		
25 Livestock Expenses		
26 Vet & Medicine		
27 Gas, Fuel & Oil		
28 Insurance		
29 Taxes		
30 Utilities		
31 Truck & Auto		
32 Marketing		
33 Trucking & Hauling		
34		
35		
36 Misc.		
37 Total Farm Expenses		

NON-FARM EXPENSES

38 Family Living Expenses		
39 Taxes		
40 Other Non-Farm Expenses		
41 Total Non-Farm Expenses		

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**TOTAL EXPENSES**

**OPERATING BALANCE**

42 Operating Interest Expense		
43 Term Payments		
44 Real Estate Payments		
45 Capital Expenditures		

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**ENDING CASH BALANCE**