

Global Cash Flow Analysis

Actual \$

	2010	2011	2012	Average
Sch F - Slim Jim Farms				
Net farm profit or loss	67,422	43,983	152,034	87,813
+ Other non-taxable income	-	-	-	-
+ Depreciation	215,605	288,163	211,414	238,394
+ Interest (total)	107,214	126,626	111,050	114,963
- Interest on current debt	76,105	47,999	54,171	59,425
- Non-recurring income	-	-	-	-
+ Non-recurring expense	-	-	-	-
■ Cash available for debt service	314,136	410,773	420,327	381,745
Debt payments	89,889	113,996	120,798	108,228
Debt service coverage ratio	3.49	3.60	3.48	3.53
Debt repayment margin	224,247	296,777	299,529	273,518
8825 - Prairie Home Apartments				
Net rental real estate income	42,695	40,173	39,537	40,802
+ Depreciation	48,000	48,000	48,000	48,000
+ Interest	82,250	80,089	77,783	80,040
- Interest on current debt	-	-	-	-
- Non-recurring income	-	-	-	-
+ Non-recurring expense	-	-	-	-
■ Cash available for debt service	172,945	168,262	165,320	168,842
Debt payments	114,520	114,520	114,520	114,520
Debt service coverage ratio	1.51	1.47	1.44	1.47
Debt repayment margin	58,425	53,742	50,800	54,322
1040 - Jim & Sarah				
Total income	141,238	112,539	221,881	158,553
+ Other non-taxable income	-	-	-	-
- Non-recurring income	-	-	-	-
+ Non-recurring expense	-	-	-	-
■ Recurring total income	141,238	112,539	221,881	158,553
- Federal income tax	11,351	21,668	20,043	17,687
- State, other taxes	11,087	7,934	17,418	12,146
- Living expenses	65,000	65,000	65,000	65,000
■ Cash available for debt service	53,800	17,937	119,420	63,719
Debt payments	23,332	21,892	21,892	22,372
Debt service coverage ratio	2.31	0.82	5.45	2.86
Debt repayment margin	30,468	-3,955	97,528	41,347

Cash Flow Analysis Denise Clyburn

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