

CASH FLOW SUMMARY

Year	Combined RUS Loans				CoBank Loans				Net Cash flow	Cumulative CF	
	Principal Balance at Yearend	Annual Principal Payments	Annual Interest Payments	Total Annual Cash flow	Principal Balance at Yearend	Annual Principal Payments	Annual Interest Payments	Patronage Refund	Total Annual Cash flow	Total Annual Net Cash flow Expense/(Savings)	Cumulative Net Cash flow Expense/(Savings)
	\$2,023,761.90				\$2,023,761.90						
2018	2,006,433.87	17,328.03	17,468.41	34,796.44	2,004,383.21	19,378.69	14,635.81	0.00	34,014.51	-\$781.93	-\$781.93
2019	1,899,267.57	107,166.31	101,612.33	208,778.64	1,885,119.54	119,263.67	84,823.36	0.00	204,087.03	-\$4,691.61	-\$5,473.54
2020	1,786,408.89	112,858.68	95,919.96	208,778.64	1,760,563.72	124,555.82	79,531.22	0.00	204,087.03	-\$4,691.61	-\$10,165.15
2021	1,667,555.05	118,853.84	89,924.80	208,778.64	1,630,480.92	130,082.80	74,004.24	0.00	204,087.03	-\$4,691.61	-\$14,856.75
2022	1,542,387.15	125,167.90	83,610.74	208,778.64	1,494,625.90	135,855.03	68,232.01	0.00	204,087.03	-\$4,691.61	-\$19,548.36
2023	1,410,569.30	131,817.85	76,960.79	208,778.64	1,352,742.51	141,883.39	62,203.64	0.00	204,087.03	-\$4,691.61	-\$24,239.97
2024	1,271,747.72	138,821.58	69,957.06	208,778.64	1,204,563.25	148,179.26	55,907.78	0.00	204,087.03	-\$4,691.61	-\$28,931.57
2025	1,125,549.77	146,197.95	62,580.69	208,778.64	1,049,808.76	154,754.49	49,332.54	0.00	204,087.03	-\$4,691.61	-\$33,623.18
2026	971,582.98	153,966.80	54,811.84	208,778.64	888,187.27	161,621.49	42,465.54	0.00	204,087.03	-\$4,691.61	-\$38,314.79
2027	809,433.93	162,149.04	46,629.60	208,778.64	719,394.07	168,793.20	35,293.83	0.00	204,087.03	-\$4,691.61	-\$43,006.39
2028	638,667.22	170,766.71	38,011.93	208,778.64	543,110.92	176,283.15	27,803.88	0.00	204,087.03	-\$4,691.61	-\$47,698.00
2029	458,824.21	179,843.01	28,935.63	208,778.64	359,005.47	184,105.45	19,981.58	0.00	204,087.03	-\$4,691.61	-\$52,389.61
2030	269,421.84	189,402.37	19,376.27	208,778.64	166,730.62	192,274.86	11,812.18	0.00	204,087.03	-\$4,691.61	-\$57,081.21
2031	69,951.29	199,470.55	9,308.09	208,778.64	0.00	166,730.62	3,341.91	0.00	170,072.53	-\$38,706.11	-\$95,787.32
2032	0.00	69,951.29	805.00	70,756.28	0.00	0.00	0.00	0.00	0.00	-\$70,756.28	-\$166,543.61
Totals		\$2,023,761.90	\$795,913.14	\$2,819,675.04		\$2,023,761.90	\$629,369.53	\$0.00	\$2,653,131.44	-\$166,543.61	
RUS Weighted Average Interest Rate:			5.19%								\$92,024.25
											Net Present Value Using Discount Rate of 5.19%
CoBank Interest Rate:			4.29%								\$101,446.45
											Net Present Value Using Discount Rate of 4.29%