

**ENTERPRISING RURAL FAMILIES  
FINANCIAL RESOURCES INVENTORY  
BUSINESS BALANCE SHEET**

**BUSINESS:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

<b>ASSETS:</b>		<b>COST VALUE</b>	<b>MARKET VALUE</b>
<b>CURRENT ASSETS:</b>			
A1	Cash on hand, checking		
A2	Savings, time certificates		
A3	Marketable stocks, bonds, & securities		
A4	Notes & accounts receivable		
A5	Allowance for doubtful accounts		
A6	Net notes & acts receivable (A4 - A5)	\$0.00	\$0.00
A7	Temporary investments		
A8	Prepaid expenses		
A9	Prepaid insurance		
A10	Merchandise & other inventory (feed, seed, fertilizer, hay, etc.)		
A11	Supplies		
A12	Livestock & poultry held for sale		
A13	Crops & feed held for sale		
A14	Cash investment in growing crops		
A15	Other _____		
A16	Other _____		
A17	Other _____		
A18	Other _____		
A19	Other _____		
A20	TOTAL CURRENT ASSETS (sum A1 to A19, except A4 & A5)	\$0.00	\$0.00
<b>FIXED ASSETS:</b>			
A21	Retirement accounts		
A22	Securities not readily marketable		
A23	Contracts & notes receivable		

<b>LIABILITIES:</b>		<b>COST VALUE</b>	<b>MARKET VALUE</b>
<b>CURRENT LIABILITIES:</b>			
L1	Accounts payable		
L2	Notes payable		
L3	Operating loans		
L4	Wages payable		
L5	Mortgage & long-term debt payable (current portion)		
L6	Accrued taxes		
L7	Property		
L8	Real estate		
L9	Payroll withholdings		
L10	Income & FICA		
L11	Sales/Use tax		
L12	Other _____		
L13	Unearned subscription revenue		
L14	Accrued interest on notes, accounts & liabilities		
L15	Accrued rents & leases		
L16	Contingent income tax liability		
L17	Current assets		
L18	Marketable securities		
L19	Other _____		
L20	Other _____		
L21	Other _____		
L22	Other _____		
L23	Other _____		
L24	Other _____		
L25	TOTAL CURRENT LIABILITIES (sum L1 to L24)	\$0.00	\$0.00

A24	Machinery, equipment, vehicles		
A25	Accumulated depreciation		
A26	Net mach., equip., vehicles (A24 - A25)	\$0.00	
A27	Fixtures		
A28	Accumulated depreciation		
A29	Net fixtures (A27 - A28)	\$0.00	
A30	Buildings & improvements (fences, wells, etc.)		
A31	Accumulated depreciation		
A32	Net bldgs. & improve. (A30 -A31)	\$0.00	
A33	Breeding livestock		
A34	Real estate		
A35	Other _____		
A36	Other _____		
A37	Other _____		
A38	Other _____		
A39	Other _____		
A40	TOTAL FIXED ASSETS (sum A21 to A39, except A24, A25, A27, A28, A30, A31)	\$0.00	\$0.00

<b>OTHER ASSETS:</b>			
A41			
A42			
A43			
A44			
A45			
A46	TOTAL OTHER ASSETS (sum A41 to A45)	\$0.00	\$0.00

A47	TOTAL ASSETS (A20 + A40 + A46)	\$0.00	\$0.00
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**RATIOS**

<b>LIQUIDITY:</b>			
CURRENT RATIO = Current Assets/Current Liabilities =			#DIV/0!
CURRENT DEBT RATIO = Current Liabilities/Total Liabilities =			#DIV/0!
WORKING CAPITAL RATIO = Current Assets - Current Liabilities =			\$0.00

<b>FIXED LIABILITIES:</b>			
L26	Notes & mortgages payable		
L27	Current portion (L5)	\$0.00	\$0.00
L28	Net notes & mort. payable (L26 - L27)	\$0.00	\$0.00
L29	Sales contracts		
L30	Contingent income tax liability		
L31	Machinery, equipment, fixtures, vehicles		
L32	Breeding stock		
L33	Securities not readily marketable		
L34	Other _____		
L35	Contingent capital gains tax liability		
L36	Real estate		
L37	Other _____		
L38	Other _____		
L39	Other _____		
L40	Other _____		
L41	Other _____		
L42	Other _____		
L43	TOTAL FIXED LIABILITIES (sum L28 to L42)	\$0.00	\$0.00
L44	TOTAL LIABILITIES (L25 + L43)	\$0.00	\$0.00
L45	<b>OWNER EQUITY</b>		
L46	Contributed Capital		
L47	Retained Earnings (L48 - L46)	\$0.00	\$0.00
L48	TTL OWNR EQTY (L46 + L47) & (A47 - L44)	\$0.00	\$0.00
<b>=EQUALS=</b>	TOTAL LIABILITIES + OWNER EQUITY (L44 + L48) & (A47)	\$0.00	\$0.00

**SOLVENCY:**

	#DIV/0!
	#DIV/0!

**ENTERPRISING RURAL FAMILIES  
FINANCIAL RESOURCES INVENTORY  
PERSONAL BALANCE SHEET**

NAME:

DATE:

ASSETS:		COST VALUE	MARKET VALUE
CURRENT ASSETS:			
A1	Cash on hand, checking		
A2	Savings, time certificates		
A3	Marketable stocks, bonds, & securities		
A4	Receivables		
A5	Temporary investments		
A6	Prepaid expenses		
A7	Prepaid insurance		
A8	Other _____		
A9	Other _____		
A10	Other _____		
A11	Other _____		
A12	Other _____		
A13	TOTAL CURRENT ASSETS (sum A1 to A12)	\$0.00	\$0.00
FIXED ASSETS:			
A14	Retirement accounts		
A15	Securities not readily marketable		
A16	Contracts & notes receivable		
A17	Machinery, equipment, vehicles		
A18	Accumulated depreciation		
A19	Net mach., equip., vehicles (A17 - A18)	\$0.00	
A20	Buildings & improvements (fences, wells, etc.)		
A21	Accumulated depreciation		
A22	Net bldgs. & improve. (A20 - A21)	\$0.00	
A23	Real estate		

LIABILITIES:		COST VALUE	MARKET VALUE
CURRENT LIABILITIES:			
L1	Accounts payable		
L2	Notes payable		
L3	Medical, other personal		
L4	Mortgage & long-term debt payable (current portion)		
L5	Accrued taxes		
L6	Property		
L7	Real estate		
L8	Income & FICA		
L9	Other _____		
L10	Accrued interest on notes, accounts & liabilities		
L11	Accrued rents & leases		
L12	Contingent income tax liability		
L13	Current assets		
L14	Marketable securities		
L15	Other _____		
L16	Other _____		
L17	Other _____		
L18	Other _____		
L19	Other _____		
L20	Other _____		
L21	TOTAL CURRENT LIABILITIES (sum L1 to L20)	\$0.00	\$0.00
FIXED LIABILITIES:			
L22	Notes & mortgages payable		
L23	Current portion (L4)	\$0.00	\$0.00

A24	Other _____		
A25	Other _____		
A26	Other _____		
A27	Other _____		
A28	Other _____		
A29	TOTAL FIXED ASSETS (sum A14 to A28, except A17, A18, A20, A21)	\$0.00	\$0.00

A30	TOTAL ASSETS (A13 + A29)	\$0.00	\$0.00
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**RATIOS**

LIQUIDITY:

CURRENT RATIO = Current Assets/Current Liabilities =	#DIV/0!
CURRENT DEBT RATIO = Current Liabilities/Total Liabilities =	#DIV/0!
WORKING CAPITAL RATIO = Current Assets - Current Liabilities =	\$0.00

L24	Net notes & mortgages (L22 - L23)	\$0.00	\$0.00
L25	Life insurance policy loans		
L26	Homeowner loans		
L27	Contingent income tax liability		
L28	Machinery, equipment, fixtures, vehicles		
L29	Securities not readily marketable		
L30	Other _____		
L31	Contingent capital gains tax liability		
L32	Real estate		
L33	Other _____		
L34	Other _____		
L35	Other _____		
L36	Other _____		
L37	Other _____		
L38	Other _____		
L39	TOTAL FIXED LIABILITIES (sum L24 to L38)	\$0.00	\$0.00
L40	TOTAL LIABILITIES (L21 + L39)	\$0.00	\$0.00
L41	OWNER EQUITY (A30 - L40)	\$0.00	\$0.00
=EQUALS=	TOTAL LIABILITIES + OWNER EQUITY (L40 + L41) & (A30)	\$0.00	\$0.00

SOLVENCY:

	#DIV/0!
	#DIV/0!