

A free farm cashflow planner

Cash flow management is the foundation of any successful business. Farming is no different.

In this era of farm development, expansion and diversification, cash flow management is even more crucial. With this in mind, ThinkBusiness has designed a simple to use, but effective [agricultural cash flow planner](#).

What will it help me with?

It will help you predict the inflows and outflows of your farm business cash. It will also come in very useful when you make an application for a bank loan or credit facilities. [DOWNLOAD: Cashflow Planning Guide](#).

Why else should I use it?

When you need credit, it will make the credit application process as simple as possible. A completed cash flow planner is something your bank manager will appreciate when it comes to discussions about your future funding needs. In short it can ensure you get the support you need to survive and grow.

Useful in challenging times

The next six to 12 months may prove challenging for some farmers within certain agricultural markets, most noticeably Dairy. Farmers may experience cash flow issues and require support from their bank as a consequence of the current trough in commodity price cycles. Commodity price volatility can have an enormous impact on individual farmers. For example, a year-on-year 10 cent per litre decrease in milk price for a dairy farmer supplying 500,000 litres annually, is a €50,000 reduction in annual turnover.

“A farm cash flow planner can act as a guide for your bank if you need any amendments to your existing repayment arrangements.”