



Cashflow Supports

Simple steps to managing cash flow

1. Identify if a cash flow deficit is likely to occur
2. Identify level of support required
3. Engage early with your Bank – range of options available

Family Farm Sustainability

Economic

Environmental

Social

The impact weather has had on economic sustainability

Cash flow management - Looking back to look forward:



Mobile banking

Cheque book

Bank statements

Co-op statements

Trading accounts

Quantifying potential credit demand – 80 bullocks for slaughter in Autumn

- Typically turnout 1st March vs cattle housed until 14th April.
- The farmer only had silage stocks sufficient to 15th March.
- Purchased 110 bales silage in Spring at €35/bale
- Purchased 5T meal in Spring at €350/tonne
- Performance: Housed 0.6kg/day vs at Grass 1kg/day
 - 0.4kg/day less for 31 days at €3/kg LW (€37.20 per head)
- Poor grass growth into the summer: Extra 2kg meal per head for 70 days to reach liveweight target

Items

Summer meal purchases	€3,920
Silage purchases	€3,850
Reduced performance	€2,976
Spring meal purchases	€1,750
Total Impact	€12,496

Range of support options available

- SBCI facilities
- Short term loan facilities
- Place Capital Expenditure completed over last 24 months on term loan
- Short term increase to working capital facilities
- Prompt Pay facility options