

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

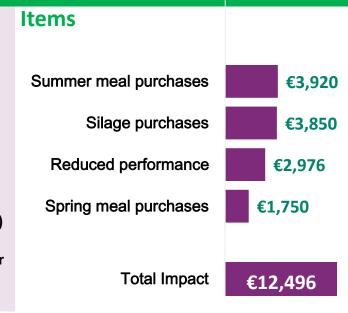
The impact weather has had on economic sustainability

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



- Range of support options available
- Short term loan facilities

SBCI facilities

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