

# GET YOUR ANNUAL BUDGET SORTED ✓

*It's what we do ...*



**Do you have a financial plan for the year ahead?**

**Do you know how much debt your rural business could pay off in the coming year?**

The ability to make great decisions requires accurate information. With no budget, you're making decisions with a large amount of "hope" thrown in.

The good news is that it's actually easy to develop a base line budget as a starting point for each year.



# FARMING GROWTH<sup>©</sup>

Rural Accounting Specialists

A division of PKF Carr & Stanton Ltd

## What do we do?

### Educate

We provide you with a fact sheet that:

- Explains the best way to do a budget.
- Outlines what's in a budget.
- Lists the benefits you will receive and uses for the budget.
- Explains how to use the budget as part of your forecast revision.

**Our Cost:** \*\*\*no charge\*\*\*

### Assist you to prepare your own budget

With your input we will:

- Assess your current accounting system. Choose the best tool to use to complete the budget.
- Decide on the level of detail you require.
- Give you a budget template to complete.
- Give you a livestock template to track tallies.
- Complete the annual budget including income, expenses, capital expenditure, debt repayment, drawings, tax etc.
- Project the closing bank balance at the end of the year.
- Have a one hour meeting to discuss the outcome of the budget, explain it to you and discuss how it fits into your longer term goals.

**Our Cost:** \$1,475 plus GST

### Need more additional horsepower

If you would like more control over your budgeting we can add-on:

- Training to show you how to complete the budget in your accounting system.
- Budget revision.
- What-if scenario planning.
- Longer term financial goal planning.
- Retirement planning.
- Off-farm investment potential.
- Integrating your succession plan.

**Our Cost:** \*\*\* POA\*\*\*

## What do you need to do?

- Tell us you want to take more control of your business and you're keen to start the budgeting process.
- We will send you a one page fact sheet and a short questionnaire. Then we take care of the rest.

Still not convinced? Existing clients have their say ...

*"Having an annual plan gives me clarity as to how much cash we make."*

*"I know when to make calls on large development projects."*

*"My bank manager was most impressed when I presented them with a budget and assumptions."*

*"I identified areas to cut back costs and got competitive quotes on services like insurance, electricity and internet. The savings on these covered the cost of doing the budget 3 times over."*

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*... so you can be out where it really counts*