

Do you support young people in Agriculture?  
Do you want to empower young people to become financially sustainable?

**Calling for workshop hosts ...**

# CULTIVATING PROFIT

**A workshop for young farmers delivered by a young farmer**

Harvest your business potential by having a deeper understanding of farm finance.

## OUTLOOK

Cultivating Profit is a workshop created to give young farmers an introduction into farm finance. After seeing the knowledge deficit in our next generation of farmers, we created this workshop to increase financial literacy. Delivered by a fellow peer, this workshop creates a comfortable space to make mistakes, ask questions and explore solutions.

## SOLUTION

Cultivating Profit takes a group of young farmers through a three hour workshop where they gain insight into the four ratios that underpin business 'health' and what levers they can pull to enhance the health of their business. We will explore:

- four key financial ratios
- variable cost ratios
- operating profit
- gross margins
- bank process in a business loan application

Once the basics have been covered in the theory component, participants will jump into a real life scenario of purchasing land, enabling them to put the theory into practice. This will be a collaborative group session with guided worksheets.

## BENEFITS

### 1. Basic understanding of business health

Provision of a basic understanding of the key business ratios and how they translate to a farm business.

### 2. Confidence when making decisions

Identifying your own business health and how the on farm decisions impact your business health. Deeper understanding of the risk or reward of purchasing land or machinery.

### 3. Profitable and sustainable family farm business

Empowering younger farmers with knowledge that will lead to a stronger more sustainable farm business for their future generations.



## WHAT TO EXPECT

- Three hour workshop.
- 10-12 participants per session.
- Targeted to the under 30s in agriculture.
- Workbook plus take home material supplied.
- Access to customised support for two weeks after the workshop.
- \$1,000 plus travel per session.



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Born and raised by farmers with a desire to improve the financial profile and business health of family farms.

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