

# Your cash flow plan.

A helpful guide to filling out your Cash Flow Planner.

In simple terms, your cash flow is key to how you manage your farm finance and completing a cash flow plan allows you to plan your seasonal working capital finance. If you invest the time in planning and analysing your plan now, you'll reap the rewards in the future. We've created a handy step-by-step guide to get you started:

## Step 1

### Use your records

When completing your cash flow plan, a good starting point is to examine your monthly income receipts for the past year. Then examine your monthly expenditure for the past year. Use your cheque books, bank statements and receipts to help you with this. Be sure to account for any planned changes in the coming year.

## Step 2

### Enter the figures

In the Cash Flow Planner, attribute the relevant income and expenditure to the month it will be received/paid by the farm. This will help identify the closing cash balance for each month.

## Step 3

### Determine your working capital requirements

Ensure that you have sufficient working capital to meet the highest negative closing balance of your cash flow plan.

## Step 4

### Monitor your cash flow

Keep a record of the actual cash flow as it occurs month by month and compare to planned or projected amounts. This will help you identify issues at an early stage and allow you to take the necessary actions.



If you do experience cash flow pressure, make early contact with your local AIB branch or Business Centre.