

FARM BUSINESS SUCCESS

Vision. Planning. Action





SUCCESS REQUIRES VISION, PLANNING & ACTION

As a farmer, it's easy to get caught up in the day-to-day of running your farm. It's much harder to take the time and step back to work on your Farm Business.

This can result in:



Financial stress

- Paying too much interest to the bank, or being unable to reduce farm debt
- There is a way to save on farm interest costs and it may be easier than you think.



Dreading spending time in the farm office

- Spending time away from the farm may just be the secret to Farm Business Success



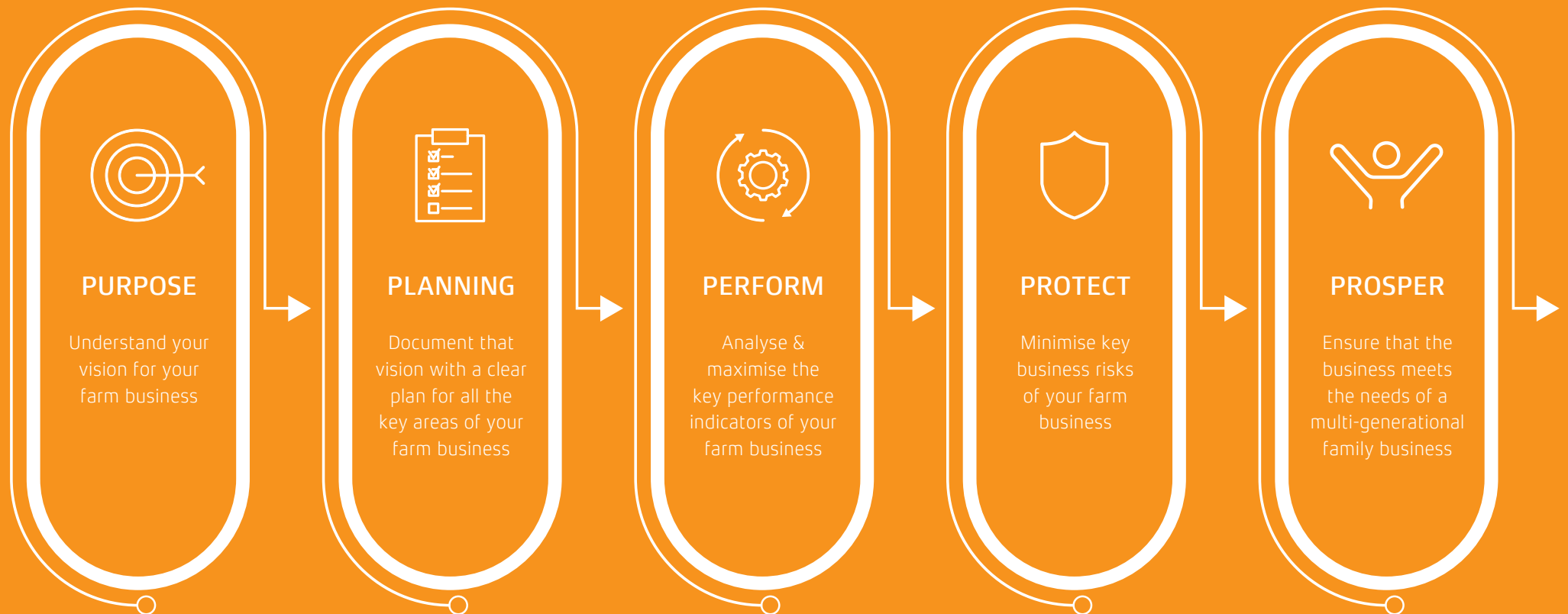
Farm Succession Planning avoidance

- Do you avoid having family discussions about the intergenerational transition of the farming business?
- The secret to intergenerational harmony is planning over an extended period of time and taking action early before it is too late.

Who will own the farm or business in 10 years? Will the family farm survive through to the next generation and beyond? The Farm Business Success Program helps you work on your Farm Business and your Family Life.

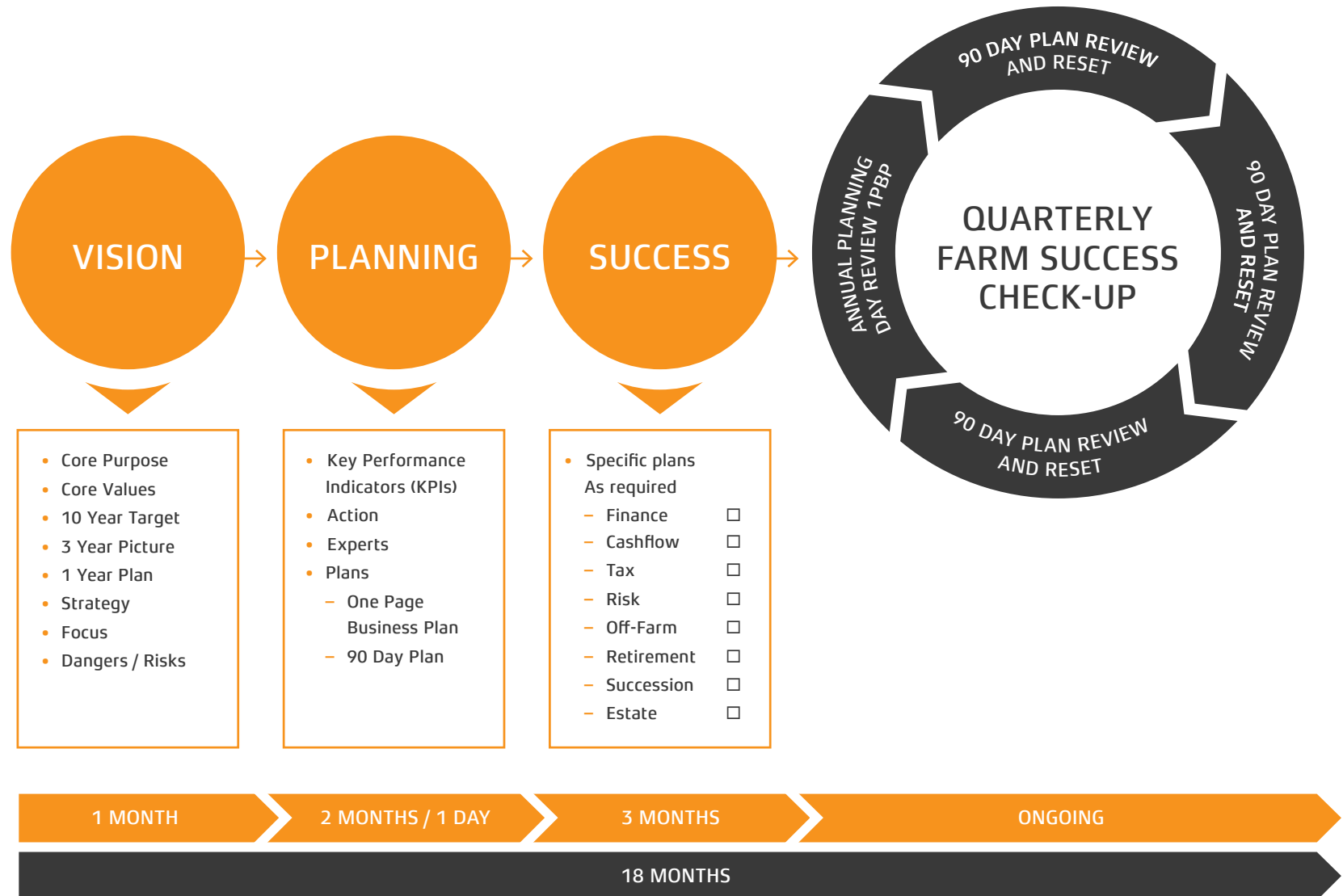
5 P'S OF FARM BUSINESS SUCCESS

Lifesolver Signature Method provides you with the framework to achieve your goals.



YOUR FARM BUSINESS SUCCESS PROGRAM

Help your farm thrive through the generations, with Lifesolver's proven program.



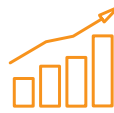
ACHIEVE FREEDOM, HARMONY & SECURITY

When you take the time to work on your Farm Business, you'll achieve:



Clarity

You have a clear business plan that provides a foundation for business success and a roadmap for all stakeholders in the business.



Profitable Farm

Your farm business provides you with freedom of time, money, relationship and purpose.



Family & Business Harmony

You have Intergenerational (family) harmony and a business team that loves the farm business so much that they will never leave.



Financial Security

You are in a position to grow your farm business for the benefit of you and your family.



Emergency Funding

You are ready for the next drought and able to manage the impact of commodity price fluctuations.



Key Person Protection

Your business is protected in the unlikely event of death, disability or critical illness or injury of key people working on the farm.



HOW HEALTHY IS YOUR FARM BUSINESS?

Complete the Farm Business Success Scorecard to find out.

- ☐ Do you know your maximum borrowing capacity?
- ☐ Are you likely to require capital/debt to purchase more rural property?
- ☐ Do you regularly prepare and update your cashflow forecast?
- ☐ Do you track your farm profitability on a regularly?
- ☐ Do you do tax planning prior to the end of each financial year?
- ☐ Do you have risk protection in place for the key people in your business and your debts?
- ☐ Do you have off-farm investments?
- ☐ Do you have regular family discussions regarding farm succession planning?
- ☐ Do you have a plan in place in the event of your untimely death, disability or critical illness?
- ☐ Do you have a written business plan for your farm business?

How did you go? Rate yourself:

0-3 You probably prefer to be out on the farm than in the farm office.

4-7 You spend a bit of time in the farm office but only when it suits you.

8-10 You take the time to work on your business and focus on the key decisions that have the biggest impact on your farm business.

Call Matt Meehan on 0428 104 903 or email info@lifesolver.com.au



WHAT OUR CLIENTS ARE SAYING

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“I have met a large number of advisers in my lifetime and decided to engage Matt because he stood out as the most genuine and honest candidate. He worked diligently on my previously established superannuation setup and rectified issues in it. The only reason I would ever fail to understand Matt’s advice would be because I don’t try hard enough, not because he doesn’t explain it well. He seems to be across a range of financial topics and has picked up on some issues which my long-term accountant may have failed to observe. His combination of honesty, diligence and industry knowledge make him stand out in the field.” **Nick**

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“I’ve always found Matt to be extremely diligent, competent, and well versed in his field of expertise. Matt’s knowledge and experience are clearly displayed in the advice he provides, and executions are always timely and thorough. I highly recommend Matt as an adviser, accountant, and business coach.” **John**

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“Matt continually comes up with concepts and ideas to help us stay focused. He asks the questions that no one wants to ask but should be asked. He is readily contactable and replies almost immediately. Regular face-to-face meetings are a part of the service.” **Mark**

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“Matt is an absolute professional and genuinely interested in seeing you and your business do well. He is organised and knowledgeable, prompt in replying to queries and is great at getting us motivated to get our end sorted. I would highly recommend Matt to anyone wanting to elevate their business to the next level.” **Tina**

GET ON THE ROAD TO FARM BUSINESS SUCCESS

Are you paying high interest rates on your farm debt?
Is your bank charging too much interest on your farm debt?
Would you like to save thousands of dollars in interest on your farm debt?

Complete the **Farm Business Success Scorecard** on page 6 and we'll provide a **Free Farm Finance Guide** in which we'll show you how to save thousands of dollars on your farm debt. By answering a few questions, you will be able to get a quick understanding of the **key areas of your farm business and where improvement may be required**. There's **no cost** to this and there's **no obligation** of any kind.

In addition, upon completion of the scorecard, we would like to offer a **Free Farm Debt Assessment**. We offer this free service because we specialise in working with farmers on their finances. Now there's a good possibility that you can save money on your farm debt and you may not wish to negotiate with the banks on your own. Added to this, you may not have the time in your busy day to do all the work required. Let's face it, you probably prefer to be working on your farm and would rather get a finance specialist to work for you. So if you find value in the help we give you, you might want our team to negotiate with the banks for you.

Here's what to do next. If you want to schedule a **Farm Debt Assessment** session, please contact Matt Meehan on 0428 104 903 or matt@lifesolver.com.au.



MATT MEEHAN

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& Business Coach

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