



BROWN & CO

BUDGETING & CASHFLOW

A professional service designed for those farming, involved in managing a rural business or needing quality, unbiased, supporting reports for lenders.

Our Service

A budget and cashflow provides you with a detailed plan and analysis of the physical and financial aspects of your business. It can be used to evaluate performance, identify areas for improvement or new opportunities. The budget also includes a cashflow which monitors progress through time so deviations are identified and can be managed where necessary. A budget and cashflow are also vital to support bank overdraft and future lending requirements. Our budgeting service includes:

- The collation of information – such as cropping, yields, growing costs, fixed costs, one off capital costs and director's costs or private family costs
- Production of a detailed report assessing profitability of your business and its enterprises
- An analysis of costs which can be benchmarked
- An evaluation of changes in the enterprise mix or new opportunities; for example would additional land taken on be profitable or should cropping be changed?
- The accompanying cashflow translates the physical and detailed financial summaries into an expected bank account position on a monthly and annual basis
- To highlight areas of strength and weakness

Why Brown&Co?

An experienced and professional team who provide a timely expert service, ensuring no detail is overlooked. We have over 30 years of experience in advising businesses of all types and sizes.

- We are experienced, practical people – largely from farming backgrounds
- Our consultants are experienced in arable, livestock, vegetable, root or horticultural sectors

- A strong understanding of the performance that similar farms are capable of achieving
- We have wide experience of dealing with other professional services to include the banks, accountants or legal profession if required
- Involvement of an independent eye to critically analyse business performance
- We are a dynamic team and experienced consultants

How You Benefit

Budgeting and ensuring efficient cashflow are vital to all businesses and lack of cash is often the main reason why businesses fail. Brown&Co have developed a bespoke budgeting tool designed for farms and estates which we can tailor to your business. This gives our clients the benefit of much improved financial planning and cashflow management. Embracing volatility is inevitable in the current financial climate, however having a robust budget allows clients to make informed decisions at the right time giving all stakeholders reassurance, as well as:

- A better financial understanding, to make decisions confidently
- Saving you time
- Provide information to avert a crisis or take advantage of opportunities
- Peace of mind, for you or your lender showing the business's security and stability
- Identifying the opportunity to improve profitability

Robust cashflow forecasting can save your business money and allow you to manage volatility effectively.