



CHARTERED ACCOUNTANTS
AND FINANCIAL SERVICES

AGRICULTURE

BUDGET AND CASH FLOW PROJECTIONS

- creating a yearly budget
- budgeting per enterprise
- identifying non profitable enterprises
- yearly cash flow projections
- identifying potential problem areas

CONTINUOUS MONITORING

- monitoring monthly income and expenses
- comparing budget with actual figures
- up to date management reports
- identifying problem areas
- preventive action if targets aren't met

FEASIBILITY STUDIES

- to evaluate new projects,
- starting a new enterprise
- buying a farm
- for capital expenses and expansions
- to analyse the profitability of an enterprise

FINANCE APPLICATIONS

- yearly re-evaluation of working capital requirements
- for buying a new farm
- for starting or expanding an enterprise
- to finance new capital expenses and expansions
- restructuring of debt

BLACK ECONOMIC EMPOWERMENT (BEE)

- general advice concerning BEE
- creating a BEE plan
- calculating the BEE scorecard
- implementing the BEE plan
- monitoring of BEE plan

GENERAL ADVICE

- agricultural economic advice
- broad economic indicators
- local agriculture factors
- key benchmark figures for enterprises
- buying and leasing agreements