

DOCUMENTS WE NEED

Bank Review Pack

This list covers what Farm CFO needs to build the pack and what most lenders ask for at an annual review. Start gathering it six weeks before the review date.

How to send them

- Send documents for every entity: each company, trust or partnership, and each owner or guarantor.
- Three years means the last three finalised financial years.
- A shared Google Drive or OneDrive folder works best. For Xero or MYOB, add Nick as an adviser user rather than exporting reports.
- Black out tax file numbers. Farm CFO doesn't need them.
- Missing something? Send what you have and note the gap. It won't hold the work up.

From the bank

DONE	DOCUMENT	WHERE TO FIND IT
☐	The bank's review letter or email, with the due date and what it asks for	Your bank manager
☐	Current facility letters for every loan and overdraft, showing limits, expiry dates and covenants	Your bank
☐	Last 12 months of statements for each business loan, overdraft and trading account	Online banking

Financial statements and tax

DONE	DOCUMENT	WHERE TO FIND IT
☐	Financial statements for the last three financial years for every entity, including depreciation schedules	Your accountant
☐	Tax returns for the last three years for every entity and owner, with tax file numbers blacked out	Your accountant
☐	Management accounts for this financial year to date, or Xero or MYOB adviser access	Xero, MYOB or your bookkeeper
☐	ATO integrated client account statement for each entity, showing BAS and tax are up to date or on a payment plan	Your accountant or ATO online services

The year ahead

DONE	DOCUMENT	WHERE TO FIND IT
☐	Stock numbers by class today, and planned sales by month with expected weights and prices	You and your stock agent
☐	Planned crop, feed and fodder purchases, with tonnes and expected prices	You
☐	Big spending planned in the next 12 months: machinery, land, water, sheds, restocking	You, with quotes where you have them
☐	Drawings and off-farm income for each owner	You

Assets and debts

DONE	DOCUMENT	WHERE TO FIND IT
☐	Statement of assets and liabilities for every entity and each guarantor	You, or we build it from the statements
☐	Any valuations of land done in the last three years	Your files or your bank
☐	Grain, fodder and stores on hand	Your stock records
☐	Water entitlements and allocations held	Your state's water register

Property and compliance

DONE	DOCUMENT	WHERE TO FIND IT
☐	Current council rates notices for every property	Your council
☐	Insurance schedule for buildings, plant, liability and any insured livestock	Your insurer or broker
☐	Leases, share farming and agistment agreements	Your files or solicitor
☐	Trust deed and any amendments, if the business runs through a trust	Your accountant or solicitor

Changes since the last review

DONE	DOCUMENT	WHERE TO FIND IT
☐	A list of what changed: land bought or sold, new machinery, changes to the stock mix, ownership or succession	You

Extra records for livestock

Add these for each livestock enterprise you run. Skip the groups that don't apply.

All livestock

DONE	DOCUMENT	WHERE TO FIND IT
☐	Property Identification Code (PIC) for each property, registered in the right name	Your state's PIC authority, such as Local Land Services in NSW
☐	Livestock reconciliation for the financial year: numbers by class at 1 July and 30 June, purchases, sales, births, deaths and stock killed for rations	Your herd and flock records or your accountant
☐	Agistment received or paid, with head, dates and rates	Agistment agreements and invoices

Pigs

DONE	DOCUMENT	WHERE TO FIND IT
☐	Herd performance reports: sow numbers, pigs weaned per sow per year, growth rate, feed conversion and mortality	Your herd recording software
☐	Feed records: diets, tonnes used, grain and meal prices	Your feed mill, nutritionist or supplier invoices
☐	Processor or buyer contracts, price schedules and kill sheets	Your processor
☐	APIQ certification status and PigPass records	APIQ and the PigPass database

Cattle

DONE	DOCUMENT	WHERE TO FIND IT
☐	Joining, pregnancy testing, calving and weaning numbers	Your herd records
☐	Sale and purchase dockets with weights and c/kg	Agent account sales, kill sheets, feedlot statements
☐	LPA accreditation status and NLIS account details	myMLA and the NLIS database

Sheep

DONE	DOCUMENT	WHERE TO FIND IT
☐	Joining, scanning, lamb marking and weaning numbers	Your flock records
☐	Wool clip records: bales, micron, yield and price	Your wool broker's sale summaries
☐	Lamb and sheep sale dockets with weights and c/kg	Agent account sales and kill sheets
☐	Shearing and crutching costs	Contractor invoices
☐	LPA accreditation status and NLIS account details	myMLA and the NLIS database

Checked 26 October 2026. Based on what Farm CFO needs for the work and what the **Regional Investment Corporation** and most lenders commonly ask for. Your lender's own letter is the final word on what it needs. Farm CFO is a business name of Levelhead Capital Pty Ltd (ABN 15 703 134 918).
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