

CHECKLIST • BEFORE YOU COMMIT MONEY

New enterprise: go or no-go

Tick these before committing to pigs, cattle, sheep or any new line of production. Each unticked box is a risk to sort out first.

Can you run it?

DONE	ITEM
☐	The skills and labour, or a plan to get them
☐	Approvals: council consent, environment licence and biosecurity rules for your state
☐	Land, water and feed supply for the full-size enterprise

Will it pay?

DONE	ITEM
☐	A budget for the new enterprise with every assumption written down
☐	A buyer or market for what you'll produce, ideally in writing
☐	Peak funding and the payback year, with interest
☐	A test with lower prices, higher costs and a slower start

Can you fund it?

DONE	ITEM
☐	Where the money comes from: savings, the bank or both
☐	The bank's view, with the budget and cashflow in front of it
☐	What the existing farm can carry if the new enterprise is slow to pay

Helpful tools

- New enterprise payback calculator

Checked 26 October 2026. General information only. It doesn't take account of your circumstances and isn't tax, legal or credit advice. Farm CFO is a business name of Levelhead Capital Pty Ltd (ABN 15 703 134 918). farmcfo.com.au • 0412 759 847