AGRICULTURE AND AGRIBUSINESS

Farm Business Management and Agricultural Finance

3 day course Classroom, online or in-house

Course overview

Farming is a business in which the owner is also the workforce and the accountant, which is why so many profitable looking farms run out of cash in the month before harvest. This course separates profit from cash and manages both. Delegates work through enterprise gross margins and the allocation of shared costs that makes two enterprises comparable. Whole farm budgeting follows, including fixed costs and the scale a farm needs to carry them. Cash flow projection is treated as the central tool, since agricultural income arrives in lumps and expenditure does not. Record keeping is addressed at a level a farm will actually maintain. Agricultural credit is covered from both sides: what a lender assesses, what security is available and why agricultural lending is priced as it is. Loan structuring against the production cycle follows. Risk management is addressed through diversification, contracts, insurance and index products. Investment appraisal for machinery and land is covered. The course closes on marketing decisions and on knowing an enterprise's break even.

What you will learn

- Calculate enterprise gross margins with fair cost allocation
- Build a whole farm budget including fixed costs
- Project cash flow across a season of lumpy income
- Keep records a farm will realistically maintain
- Present a proposition a lender can assess
- Structure loans against the production cycle
- Manage risk through contracts and insurance, and know break even

Who should attend

- Farm owners and managers
- Agricultural finance and credit officers
- Extension staff advising on farm economics
- Cooperative managers
- Development programme staff supporting agribusiness

Course outline

01 Profitable on paper, out of cash before harvest
02 Enterprise gross margins and cost allocation
03 Whole farm budgeting and fixed costs
04 Cash flow projection
05 Record keeping that is actually maintained
06 What a lender assesses and how credit is priced
07 Loan structuring against the production cycle
08 Risk management, investment appraisal and break even

Upcoming dates

Dates	Venue	Format	Fee per delegate
2 to 4 November 2026	Dar es Salaam, Tanzania	Classroom	USD 995
14 to 16 December 2026	Kampala, Uganda	Classroom	USD 995
8 to 10 February 2027	Online	Online	R6,500

Fees and how to register

This 3 day course is **R6,500** per delegate online, **R14,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 995** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit **www.afrisciencegroup.com**, email **info@afriscience.co.za**, or WhatsApp us on **+27 63 479 1136**.

AfriScience Group | +27 61 536 6531 | info@afriscience.co.za | Pretoria, Gauteng, South Africa