

Industry snapshot

What challenges do you face?

Accessing capital from your bank

Owner-operator indebtedness is increasing

Banks have stricter requirements before lending

Farm financial management required

Compliance and regulations

Ensuring regulatory compliance is essential

Payroll and taxation practices are vital

Commodities prices fluctuating and mother nature

Commodity prices can change in an instant

External factors impact heavily on exports

Weather events are never far away







The power of Xero, Figured and PaySauce





Decisions are easier with data —

Xero	Figured	PaySauce
 keep numbers up to date and connect to your advisors get real-time insights into your business streamline manual bookkeeping tasks and data entry 	 create detailed, long term financial plans and monthly budgets track the financial impact of production activities create and share financial reports with stakeholders 	 automate payroll compliance satisfy HR and regulatory requirements cut down admin with minimum wage top-ups

Cloud-based tools to help you get ahead



Xero, Figured and PaySauce are cloud-based tools designed to help you:

- stay connected to your whole farming team
- access information to make confident decisions
- create a sustainable, profitable business
- access bank capital by illustrating a mitigated risk profile













- Integrates directly with your bank
- Integrates directly with some suppliers (such as Farmlands and PGG)
- Invite your farming team in to view the same information in real time
- Single click reconciliation
- Automatically updated reports







GST return made easy

- Transactions automatically posted to the GST return
- Save time: 84 hours per year
- Automatic calculation of GST amounts
- File directly from within Xero to Inland Revenue

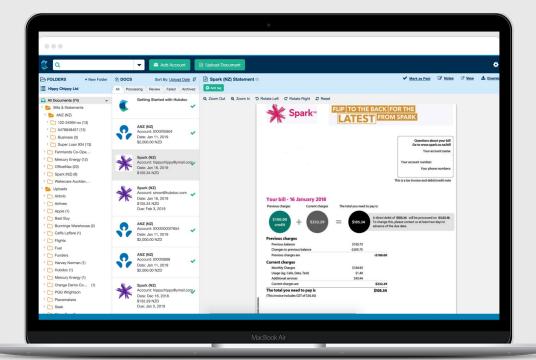








Hubdoc





Tracking

- Assess profitability on different areas/projects on the farm
- Gain in-depth and valuable insights into your reports









Figured



Specialised farm financial management software

- Track your production and link this back to your financials for real time analysis
- Flexible budget analysis to meet the needs of your farm
- Scenario planning tool to view future impacts
- Reports that link to Xero to keep the whole team constantly updated









PaySauce





- Fully compliant with Inland Revenue and Ministry of Business,
 Innovation and Employment requirements
- Minimum wage top-up tool and accurate holiday pay recording
- Employees can submit timesheets wherever they are using the mobile app
- Integrates with Xero for accurate recording of payroll data







The power of Xero, Figured and PaySauce



With Xero, Figured and PaySauce:

- You'll be in the best position possible to access bank capital by illustrating a mitigated risk profile
- You'll have an up-to-date view of your whole business, including budgets and financial forecasts, to build a clear strategy for the future
- Financial and HR compliance requirements are taken care of giving you peace of mind and helping to mitigate costly mistakes
- Access all your information from a centralised hub within Xero





Summary

The farming industry

The current challenges in the farming industry and why there is now a need for more engagement with farm financial management.

Xero for farming app stack

Creating a centralised hub of farm financials by using Xero, Figured, and PaySauce together.

Benefits

Sidestep the challenges and create meaningful, useful, and productive advancements with your farming team.









