

# COMBINED WORKSHOP

*Next Meeting: Thursday 19<sup>th</sup> April 2007  
at Horsham Golf Club*

*OR*

*RSVP by Tuesday 17<sup>th</sup> April*

*Friday 20<sup>th</sup> April 2007  
at Birchip Leisure Centre*

Theme **Our Future Financial Balance**

Time 9.00am – 5.00pm

Lunch Provided, Cost \$20 per person

Phone: ORM office : 54 416 176

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There are two financial components to farming. The 1<sup>st</sup> is profit; the 2<sup>nd</sup> is equity growth. Dry seasons have reduced profits, however rising land values have increased equity. Equity can secure new debt for trading losses, farm expansion or diversification into off-farm. What is appropriate for your business, and what are your targets for profit and wealth creation?

This is a special day hence I encourage all members of your business to attend. We have the best people on Wealth Creation and Financial Balance arranged for you. Topics and speakers include:

**Peter Ridge** will cover the on-farm decisions including:

- Land Values and their relationship to profits
- Farming Systems and technology
- Grain Markets and exchange rate
- Contractors' verses owning machinery

**Mike Carroll** (ex nab, recently on the review board of Single Desk) will cover off-farm:

- Investment decisions and planning
- Real Estate trends, Rural Land and Residential
- Comparisons of investments such as shares, property and farming

**Phil Whiteman** (Melbourne Accountant and Wealth Creation specialist) will cover

- Business Structures to help protect wealth and assets
- Investment diversification
- Commercial Investments
- The Corporate view

(continued next page)

**Other topics covered** by Phil O'Callaghan and Kate McCormick (John Stuchbery & Assoc.) will include:  
Profits from crops in 2007, when do we change our crop plan  
Understanding your own goals and what's right for you.  
The Balance Sheet, how to separate into Asset Classes.  
Superannuation

Please call my office to register, or FAX back this sheet.

See you there  
Phil O'Callaghan

**RSVP by Tuesday 17<sup>th</sup> April**

**Phone : 54 416 176  
Or FAX 54 444 299**

**Cheques to ORM p/i (\$20 per person includes gst)**

Name	Horsham OR Birchip	Payment option Mail or on-day

Cost is tax deductible, a tax invoice and receipt can be provided.

