



# Farm Financial Management Tuesdays Online Farm Business Education

**Tuesday, January 12,**

## **Assessing and Using Credit in Your Agricultural Business**

**Dayton Maxwell, Jr. Capital District Horticulture Team**

To register: <https://enych.cce.cornell.edu/event.php?id=1488>

Not all debt is created equal. Some loans leverage other people's money to help you make money, some loans just dig you further in a hole. Can you tell the difference? Join CCE CAAHP Ag Business Educator, Dayton Maxwell, for a one-hour program *Assessing and Using Credit in Your Agricultural Business*. Dayton is a former Farm Credit East loan officer and now serves as the Farm Business Management specialist for the Capital Area Agriculture and Horticulture Program. He will provide you insight into how lenders look at borrowers, what you should look for in a loan as a borrower, and how to position yourself to get good loans that can help you grow your business.

**Tuesday, January 19**

## **Knowing Input Costs to Maximize Profits**

**Nicole Tommell, Central NY Dairy and Field Crops and Gabe Gurley, FarmNet**

To register: <https://enych.cce.cornell.edu/event.php?id=1490>

Although "it takes money to make money" - not all expenses in your business create value. On the other hand, underinvestment in your business, cutting costs that undermine the quality of your product or market, or that are detrimental to safety, your quality of life or your values can shoot you in the foot in the long run too. Knowing how to assess where to cut expenses to enhance profitability is an art form. Join CCE Central New York Dairy, Livestock & Field Crops Ag Business Educator, Nicole Tommell and NY FarmNet Business Specialist Gabe Gurley, for a one-hour program *Knowing Input Costs to Maximize Profits*.

**Tuesday, January 26**

## **Cash Flow Management and the Annual Operating Cycle**

**Elizabeth Higgins, Eastern NY Commercial Horticulture Team**

To register: <https://enych.cce.cornell.edu/event.php?id=1491>

"If your business is a body, cash is the oxygen" without a constant influx of cash, no business can stay afloat, no matter how solid its starting idea or willing its market. Does your farm business have enough cash coming in, to pay your bills and cover your daily operating expenses? Can you access affordable cash, through other means to keep the business afloat during those times of the year when you don't have a crop coming in or a product to sell? Join CCE ENYCH Ag Business Educator, Elizabeth Higgins, to learn some tips and strategies for Cash Flow Management and the Annual Operating Cycle.

**January 12**

**January 19**

**January 26**

**12:30pm-1:30pm**

CCE ag business educators are offering short, farm financial education programs this winter. All programs are 12:30pm to 1:30pm. Each program is only \$5 and includes a link to the recorded webinar if you cannot join the program live. This series is supported by ag business management specialists from the following Cornell Cooperative Extension and Cornell University programs: the Capital Area Agriculture and Horticulture Program, the Central New York Dairy, Livestock & Field Crops Team, the Eastern NY Commercial Horticulture Program, and NY FarmNet.

**Cornell Cooperative Extension**

Eastern NY Commercial Horticulture Program

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