

A man wearing a brown hat and a dark jacket stands in a grassy field at sunset. He is surrounded by several black and white cows. The background shows rolling hills and trees under a warm, golden sky. The overall mood is peaceful and rural.

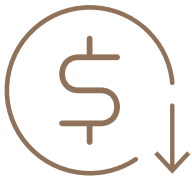
Planning your next move?

A cash surplus provides the opportunity to be deliberate about your next financial move. Choosing well now can make a meaningful difference to your farm's long-term resilience and succession plan.



FORSYTH BARR
INVESTMENT ADVICE

DEBT
REDUCTION



Lowering interest costs and strengthening your balance sheet so your farm can ride out price swings and changing interest rates.

BUILDING FINANCIAL
BREATHING ROOM



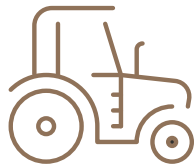
Setting aside contingency funds helps your farm stay steady through short term fluctuations and unexpected pressures.

SETTING UP THE
NEXT GENERATION



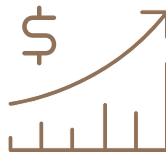
Putting the right structures in place early so succession is well organised and straightforward – whether it's planned or comes sooner than expected.

REINVESTING BACK
INTO THE FARM



Targeted investments that lift long-term productivity, resilience, and the value of your land.

GROWING WEALTH
BEYOND THE FARM GATE



Off-farm investment provides diversification, opportunity and liquidity that your farm cannot.

For financial advice, please speak to a Forsyth Barr Investment Adviser. They will discuss your financial situation and goals, and explain the risks associated with any potential investment.