

Plan to Profit: Eyre Peninsula farmers build five-year business plans online, using their own numbers

Ten weeks, five group Zoom sessions, five private coaching calls and a finished farm business plan at the end. Here is how the 2026 AIR EP Plan to Profit course worked, and what the farmers who completed it told us.

Farm business management training · Delivered online by P2PAgri · July to September 2026

9 of 9

participants satisfied with the program (8 very satisfied)

9 of 9

now confident using financial information to make farm decisions

9 of 9

have started or are planning a written farm business plan

19 farm businesses took part · 9 completed the post-course survey (47% response rate)

Most farmers know their paddocks better than anyone. But ask which paddock is actually making money, or how the business would handle two poor seasons in a row, and the honest answer is often a guess. That is not for lack of ability. The numbers are scattered across tax returns, accounting software and spreadsheets, and there is rarely a quiet week to pull them together.

That gap is what Plan to Profit was built to close. Between July and September 2026, 19 Eyre Peninsula farm businesses took part in the course through Ag Innovation and Research Eyre Peninsula (AIR EP), delivered entirely online by the team at P2PAgri. This is what made it different, and an honest look at how it went.

Farm business training built on your own farm

Plan to Profit was originally developed for Tocal Agricultural College in NSW, where it has run for five years and trained up to 100 farmers a year, with completion rates well above industry averages. Its point of difference is simple: participants don't work through a made-up case study. **They work on their own business.**

Each farmer brings their own figures into P2PAgri, a cloud-based farm business management platform that connects with Xero, MYOB and other accounting software. No double entry, no spreadsheet overload. From the first session, the reports, charts and benchmarks on screen describe their farm, not someone else's.

HOW THE TEN WEEKS RUN

1

Where the business stands today

Profitability, balance sheet and key performance indicators, benchmarked against your own history

2

Where you want it to go

Business direction, SWOT analysis and goal setting.
The business plan begins here.

3

The year ahead

Cash flow budget and enterprise gross margins

4

The next five years

Projected profit and balance sheet across good, average and poor seasons

5

Testing the big decisions

"What-if" scenarios, such as buying land or changing the enterprise mix.

Finish with a completed business plan.

Each fortnightly group session is followed by a private one-hour 1:1 Zoom to work through your own numbers.

Why Zoom works for farm business training

For farmers on the Eyre Peninsula, a face-to-face workshop can mean hours on the road on top of a day away from the farm. Plan to Profit removes that entirely. Group sessions run for a morning on Zoom, and in between each one every farmer has a private one-hour session with Mike Krause or a fellow P2PAgri adviser, Tony or Pete. That two-part structure is the course's quiet strength.

Confidential by design

Your figures are only ever discussed in your private 1:1, never in front of the group. Be completely open about debt, margins and plans.

Fits around the farm

Every group session is recorded, so a breakdown or a sheep sale doesn't mean falling behind. Allow about six hours a week.

Help on your numbers

The 1:1s turn group content into action on your own farm, with an adviser who knows the software and the business.

No experts required

No advanced finance or computer skills needed. Questions are encouraged, and there are no dumb ones.

The 2026 results: what farmers told us

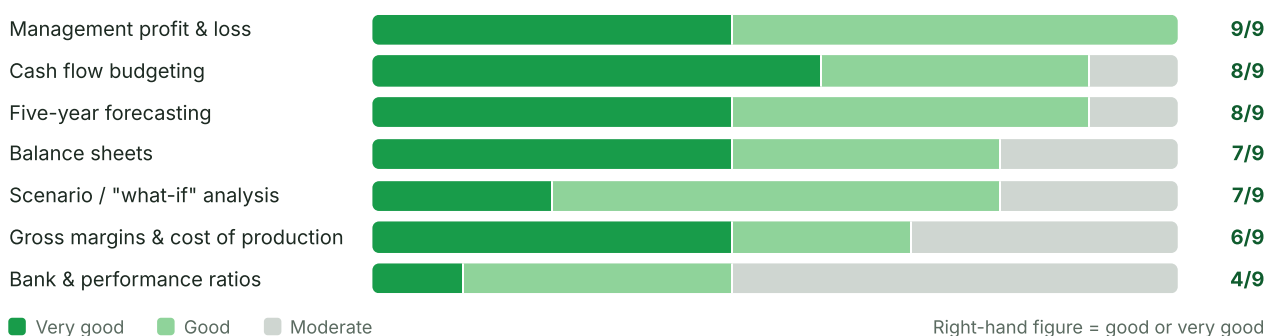
Of the 19 farm businesses that took part, nine completed the post-course survey. That is a 47% response rate, a good sample that gives a reliable picture of how the course landed. Because the numbers are small, we have reported actual counts rather than percentages alone.

Satisfaction. All nine were satisfied with the program: eight very satisfied and one somewhat satisfied. All nine agreed the course was relevant to their farm business, and all nine agreed the time commitment and Zoom format were appropriate.

Confidence. Every participant said they are now confident using financial information to make farm business decisions. Eight of nine were confident their business can identify and respond to financial risks such as drought or poor seasons.

Understanding after the course

Number of participants (of 9) rating their understanding of each topic. Nobody rated any topic "limited" or "none".



Action on the farm. The course is meant to change what happens after it ends, and this is where the results stand out. Every participant had either already put in place, or was planning, three key practices: a written business plan, forecasts beyond the current season, and testing decisions with "what-if" scenarios. Five of the nine were already forecasting beyond the current season before the course had wrapped up. All nine said they are likely to keep using the tools, six of them "very likely".

“ Putting less work into less profitable paddocks.
Running scenarios to assist with decision making and also the business plan...
I like how the whole farm enterprise is in one location.

2026 PARTICIPANTS, ON THE MOST IMPORTANT CHANGE THEY ARE MAKING

What we will do better

An honest report includes the gaps. Bank and business performance ratios was the topic participants found hardest: four of nine rated their understanding as good or very good, and the other five as moderate. That topic will get more time and more worked examples in future courses.

PARTICIPANT FEEDBACK WE ARE ACTING ON

- **Time** was the most common barrier to making changes (6 of 9), which is no surprise during a busy season.
- Suggestions included more time between sessions, shorter two-hour group sessions, and running the course before seeding.
- Several asked for a 1:1 follow-up after harvest to bring this year's figures up to date. We are looking at how to offer exactly that.

Just as telling is what did not hold people back. Not one participant named cost, complexity or lack of confidence as a barrier.

Is Plan to Profit right for your farm?

If you want to understand your tax return, ask your accountant sharper questions, present your figures to the bank with confidence and secure better terms, or simply know your business can handle a run of tough seasons, this course was designed for you. You will finish with:

- ✓ A clear picture of your farm's profitability and balance sheet
- ✓ A cash flow budget and enterprise gross margins for the year ahead
- ✓ A five-year plan tested against good, average and poor seasons
- ✓ A written farm business plan built on your own numbers, from your own farm office

Register your interest for the next course

Talk to Mike about upcoming Plan to Profit dates, or watch for events at airep.com.au/events.

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ABOUT **Mike Krause** is CEO of P2PAgri and author of *Farming the Business*, with more than 30 years' experience in farm business management and more than 200 farmers consulted. **P2PAgri** is an Australian cloud platform that helps farmers and their advisers understand, plan and grow farm profit. **AIR EP** (Ag Innovation and Research Eyre Peninsula) delivers research and extension programs for Eyre Peninsula farmers.

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