

Business Planning & Goal Setting

Helping you plan with clarity,
focus, and accountability



Here to help you plan

Every farming operation is different, but having a clear plan makes the path easier to navigate. This guide is designed to help you clarify your thinking, set financial goals that support your long-term vision for the farm, and turn those goals into practical actions.

Used alongside our advisory support and regular seasonal catch-ups, it helps you stay focused, accountable, and moving forward – even when conditions change.



Set financial goals for your farm

Why financial goals matter

Farming without clear goals makes it harder to know what success really looks like. Financial goals help you make confident decisions, prioritise what matters most, and focus your time and energy where it has the biggest impact. They also provide clarity during uncertain seasons, helping you stay anchored to your long-term direction rather than reacting to short-term pressure.

Turning big ideas into sensible targets

Setting financial goals is more than choosing numbers. It starts with understanding where you want the farm to head over time, then identifying the milestones that will get you there. When your goals are connected to what you value and how you want the farm to operate, they become more meaningful and easier to act on. SMART goals provide a clear structure to keep targets realistic and achievable.

Staying proactive, not reactive

Clear goals help you look ahead. They allow you to spot trends early, adjust quickly when conditions change, and make decisions based on intent rather than urgency. With well-set goals, cashflow becomes easier to manage, priorities are clearer, and you gain better visibility over what's working and what needs attention. This proactive approach helps farms stay resilient in tougher seasons and ready to move when opportunities arise.

Bringing your team and advisors on the journey

Good goals don't just guide decisions – they align the people around the farm. When family members, staff, and advisors understand what you're working toward, conversations become clearer and progress easier to measure. Whether the focus is growth, efficiency, profitability, or stability, shared goals create shared momentum.

Get S.M.A.R.T with your goals.

Your goals should be...

S

SPECIFIC

Plan effectively, with specific targets in mind

M

MEASURABLE

Track your progress and reevaluate along the way

A

ATTAINABLE

Set realistic goals that are challenging, but achievable

R

RELEVANT

Ensure the goal serves as a relevant purpose

T

TIMELY

Specify a deadline, monitor progress and reevaluate

Schedule seasonal catch-ups with your Sidekick

Building a farm business can feel relentless, especially when you're balancing day-to-day work with long-term planning. Seasonal catch-ups give you space to step back, review where things are at, and make clear-headed decisions about what comes next.

They're not about judgement or box-ticking. They're about momentum. Ninety days is a practical rhythm – long enough to see progress, short enough to stay focused and respond to change.

What seasonal meetings give you

- Dedicated time to focus on your farm, not just work in it
- Clear checkpoints to review progress against goals
- Earlier visibility of risks, opportunities, and pressure points
- Better decision making backed by up-to-date financial insight
- Ongoing accountability without feeling overwhelming

We're here to help you

- Translate big-picture ideas into practical, achievable targets
- Understand the financial story behind your numbers
- Use the right tools and tech to stay organised and informed
- Hold space for honest conversations about what's working and what's not
- Keep goals aligned to your vision and values

Why seasonal works

- 90 days is long enough to make meaningful progress, short enough to stay focused
- You can respond quickly to change rather than waiting for year end or end of season.
- Small, consistent improvements compound over time
- Regular check-ins reduce surprises and build confidence

How to prepare

A little preparation goes a long way. Before each catch-up, bring:

- Updated numbers or reports from Xero
- Notes on what worked well and what felt challenging
- Any roadblocks you'd like help untangling
- Your draft goals or priorities for the next 90 days

Our advisory approach

You run the farm. We're here to guide, question, and support your thinking. Together, we look ahead, identify opportunities early, and make sure your goals stay grounded in what matters most to you. It's people focused accounting at its best – practical insight, real conversations, and a partnership that grows with your farm.

The quarterly rhythm

REVIEW

Look back at the last 90 days. What worked, what didn't, and what surprised you. This is about learning, not judgement.

REFOCUS

Revisit your goals and priorities. Make sure they still align with where your business is heading and adjust if things have shifted.

PLAN

Decide what matters most for the next quarter. Set clear, achievable goals and agree on the actions that will move you forward.

ACT

Put the plan into motion. Focus on progress over perfection, knowing you'll review and refine again at the next check-in.

From planning to action

Clear goals and good conversations only matter if they lead to action. The real work happens between catch-ups, where priorities are tested, decisions are made, and progress starts to show on the ground.

Our planning tools, including the Business Plan and 90 Day Sprint, are designed to support this stage. They help you focus on what matters most, create structure around priorities, and keep momentum moving from one season to the next.

Create a business plan

A business plan gives you a clear reference point for decision making. It brings together your priorities, financial targets, and key challenges in one place, helping keep your thinking aligned with where the farm is heading.

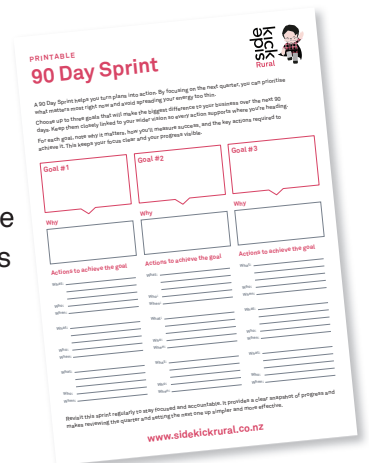
This isn't a one-off exercise. Use your business plan as a working document throughout the year. Revisit it as things change, refine it as clarity improves, and use it to guide conversations and decisions during seasonal catch-ups.

Embrace a 90 day sprint

A 90 Day Sprint is about action. While your business plan sets overall direction, the sprint narrows focus to what matters most right now.

By choosing up to three priorities for the next quarter, you create a realistic window for progress. Each sprint helps break bigger goals into practical steps, assign responsibility, and set clear timeframes that keep momentum moving.

Used consistently, 90 Day Sprints create rhythm and accountability. They make progress visible, support better conversations, and allow you to adjust early as conditions or priorities change.



Planning is better with a Sidekick

Clear goals and good plans work best when they're revisited and supported. Reviewing your Business Plan and 90 Day Sprint in regular quarterly meetings helps keep priorities clear, decisions grounded, and progress on track.

If you're ready to book your next quarterly meeting, want support working through your plan, or just want to talk it through, reach out to your Sidekick Rural advisor, we're here for you.



www.sidekickrural.co.nz

Business plan



For the year ending: _____

| |
|-----------------------------------|
| PURPOSE/MISSION |
| |
| VISION (5 Years) |
| |
| WHAT WE WANT TO ACHIEVE |
| |
| VALUES |
| |
| WHO IS IN OUR TRUSTED TEAM |
| |
| KEY PERFORMANCE INDICATORS |
| Production: |
| Financial: |
| OUR STRENGTHS |
| |
| OUR WEAKNESSES |
| |
| OUR OPPORTUNITIES |
| |
| OUR STRENGTHS |
| |

90 Day Sprint



A 90 Day Sprint helps you turn plans into action. By focusing on the next quarter, you can prioritise what matters most right now and avoid spreading your energy too thin.

Choose up to three goals that will make the biggest difference to your business over the next 90 days. Keep them closely linked to your wider vision so every action supports where you're heading.

For each goal, note why it matters, how you'll measure success, and the key actions required to achieve it. This keeps your focus clear and your progress visible.

Goal #1

Goal #2

Goal #3

Why

Why

Why

Actions to achieve the goal

Actions to achieve the goal

Actions to achieve the goal

What: _____

What: _____

What: _____

Who: _____

Who: _____

Who: _____

When: _____

When: _____

When: _____

What: _____

What: _____

What: _____

Who: _____

Who: _____

Who: _____

When: _____

When: _____

When: _____

What: _____

What: _____

What: _____

Who: _____

Who: _____

Who: _____

When: _____

When: _____

When: _____

Revisit this sprint regularly to stay focused and accountable. It provides a clear snapshot of progress and makes reviewing the quarter and setting the next one up simpler and more effective.