



Cash Cow Checklist for Your Dairy Business



Milk Statement – Check to see if you are losing incentives and missing out on premiums. Fat/Protein/SCC ([farmer services/processor](#))

Waste milk – Is there an opportunity to reduce waste milk? ([farmer services/processor](#))

Excess heifers – Don't sell them; cull the older cows first. ([stock agent](#))



Feed quality – Know the quality of your feed (feed test) and ensure you are feeding the best that you can afford. ([nutritionist, feed merchant](#))

Feed budget – Don't waste what you are feeding, manage it in trough/Feed pad ([DPI feed calculator](#))

Take stock and forward purchase – Prepare for the next growing season. ([DA Dairy Base](#))

Feed ration – Check your ration and change if needed. ([nutritionist, feed merchant](#))



Soil test – Assess what fertilisers you need, chemicals/natural/purchased/home grown. ([agronomist fertiliser retailer, Fert\\$mart](#))



Capital purchases – Choose wisely ([Think about why, do we need it now, contractor/self](#))

Equipment – Sell unused, unwanted equipment and maintain current equipment ([machinery dealer/industry newsletter, internet and other farmers](#))

Budget – Make a budget of your expected needs and sell excess. ([contact Dairy NSW for delivery of the Making Sense Program, Rural financial counselling services](#))

Debt structure – Talk to your banker in advance, know what you may need, understand what they need to know, and what they expect from you. ([banker, accountant](#))



Animal health – Understand your involuntary cull rates during early lactation. ([Vet, farm services](#))

Vet consult – Consult with your vet to ensure your animals are getting the care that they need. ([Vet](#))

Purchases – Only purchase products that you need (not just because it's a good deal) ([discipline, budget](#))



Horizon scan – Take a long term view of your business, Budget/Monitor/Check/Tweak. ([Dairy NSW Stepping Up, Stepping Back workshop](#))



Optimism – Most of all, remain positive there are always choices ([connect with positive people, be involved in the industry events](#))

Resilience – Take charge of your situation and do it now! ([connect to the Rural Resilience Program](#))