T TAPGROW360

FOR AGRICULTURAL LENDERS

Loan files your borrowers can finally hand you complete.

TapGrow360 turns a farm's tax records and field plans into bank-grade financial statements — a P&L, balance sheet, and cash flow that reconcile to the tax return, with the ratios you underwrite from computed automatically.

THE PROBLEM

The loan decision runs on statements most farms can't produce

Every ag loan is decided by a handful of ratios — repayment capacity, liquidity, solvency — computed from a P&L, balance sheet, and cash flow statement.

Most family row-crop operations can't produce those documents. The numbers live in legal pads, spreadsheets, and last year's tax return. Assembling a loan package takes days to weeks, the statements rarely reconcile to the tax return, and your team rebuilds the work by hand.

The result: slow approvals, added conditions, and underwriting hours burned on data entry — on both sides of the desk.

THE NUMBER: DEBT SERVICE COVERAGE

Below 1.00×	Cash flow doesn't cover payments — red flag
1.25×	Common minimum ag lenders want to see
1.50× +	Real margin of safety

STRESS TEST — A 30¢ DROP IN CORN

1.45× → 1.25×

600 ac corn × 220 bu × $0.30 ≈ $40,000 off net farm income. One input, one afternoon — the comfortable margin is gone.

THE PRODUCT

From field plan to bank-grade statements — one platform

1

PLAN

Field-level profit modeling

Borrowers model every field before planting — yield, price, acres, real costs. Live profit per acre, cost optimization, and side-by-side scenarios.

2

AUTOMATE

The paperwork does itself

Schedule F and Form 4562 import directly; invoices, scale tickets, and bank statements are captured by phone photo, extracted, and categorized to the right farm and field.

3

REPORT

Lender-ready in one click

Operation Total, P&L, Balance Sheet, and Cash Flow — built in order, reconciled to tax records, exported as PDF or Excel.

The difference: the statements reconcile to the IRS filing — numbers you can trust without rebuilding them. No accounting background needed on the farm side.

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WHY LENDERS SHARE IT

A stronger file on your desk — before you ask for it

✓ Underwriting hours saved

Complete, consistent statements on every file — no more rebuilding a borrower's books from a legal pad.

✓ Statements that reconcile

Tied to Schedule F and Form 4562 — fewer conditions, faster approvals, cleaner renewals.

✓ Better-informed borrowers

Farmers who know their DSCR and break-evens before they walk in — lower portfolio risk in a stressed cycle.

WHAT YOU RECEIVE

The numbers you look at first — pre-computed

Lender Ratio Summary — the four figures an ag lender looks at first, each shown against typical corn/soybean benchmarks. P&L, Balance Sheet & Cash Flow all export to PDF or Excel.

UNDERWRITING-READY RATIOS

Debt Service Coverage (DSCR) — repayment capacity with optional adjustments for non-farm income, family living, and income taxes, benchmarked against the 1.25× minimum.

Current Ratio — liquidity against a >2.0 target.
Working Capital / Gross Revenue — buffer as a share of revenue.
Debt-to-Asset — solvency against a <40% target.

Every figure traces back to the borrower's own statements and tax records — auditable, not asserted.

HOW IT WORKS WITH YOUR BORROWERS

1. You mention it at renewal. A single referral at the moment of need — no lift for your team, no cost to the bank.

2. The farmer signs up in minutes. Self-serve and video-led, with a 7-day free trial and no credit card required to start.

3. Books stay current all season. Receipts and scale tickets are captured as they happen — no legal pad backlog in December.

4. The next package arrives complete. Reconciled to the tax return and ready to underwrite — on your desk before you ask.

$299 / farm / year (or $29/mo) · every feature included · 7-day free trial, no credit card

See it in 15 minutes — book a demo

One coffee's worth of time: we'll walk through a live file, the lender ratio summary, and how your borrowers get started at renewal.

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Book Now: calendly.com/heath-tapgrow360/15-minute-meeting-clone

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