TapGrow360

FREE 2-MINUTE CHECK · NO SIGNUP

Know your working capital before your renewal.

Your lender looks at more than just debt payments. Working capital divided by gross revenue shows whether you have enough liquid cushion to cover short-term needs relative to the size of the operation. You can run your own rough number in about two minutes, before you ever sit down across the desk. No account, nothing saved.

Below 10%	Vulnerable — high risk of liquidity problems. Lenders will be concerned.
10% – 20%	Thin / Caution — limited buffer; may need operating money earlier.
20% – 30%	Adequate for many operations — still room to strengthen.
30% and up	Strong — common target many ag lenders prefer for crop farms.

Scan it. Run your check.

Point your phone camera at the code, enter a few rough figures, and see your working capital ratio against the 30% line — with a built-in stress test.

tapgrow360.com/wc-calculator

NOTHING SAVED · NO CREDIT CARD · NO EMAIL REQUIRED

You'll enter

Current assets (cash, grain inventory, receivables, prepaids), current liabilities, and gross revenue. Rough figures are fine.

You'll see

Your WC / GR ratio in plain language — green when you clear 30%, flagged when you're thin.

You'll test it

Drop grain inventory by a price slide and watch the ratio move — so a soft market is no surprise.

Why it matters:

On a 1,200-acre corn & soybean operation, a 30¢ slide on 132,000 bushels is about $40,000 — enough to take a 30.5% working capital ratio down to 26.8% and closer to the line many lenders watch. One input, one afternoon, and the cushion thins. Better to see it in January than at renewal.

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COME PREPARED

What to bring to your renewal

The check gives you a ballpark. Your lender runs the real number off statements that tie together — so the more of this you bring, the faster and smoother the conversation goes. A simple pull-together list:

INCOME & TAXES

- [ ] Schedule F — last 2–3 years of farm tax returns
- [ ] Form 4562 — depreciation schedule for machinery & buildings
- [ ] Prior-year actuals — income & expenses / P&L
- [ ] Off-farm income — W-2s or records for reliable outside income

ASSETS

- [ ] Current balance sheet — assets & liabilities, dated
- [ ] Land owned — acres and estimated value
- [ ] Machinery & equipment list — with current values
- [ ] Receivables due — grain sold unpaid, insurance, gov't payments
- [ ] Grain inventory — bushels on hand, priced & unpriced

THIS YEAR'S PLAN

- [ ] Crop budget / projection — acres, yield, price by crop
- [ ] Projected cash flow — for the coming operating year
- [ ] Grain on hand & contracts — priced and unpriced bushels

DEBTS

- [ ] Loan schedule — balances, rates, payments, maturity dates
- [ ] Land & equipment notes — term-debt principal & interest
- [ ] Rented ground — acres, cash rent, lease terms
- [ ] Accounts payable — open input / operating balances
- [ ] Operating line — current balance and limit

The quick check is a sketch. The real number comes off your statements.

Your true working capital and WC/GR ratio run off a current balance sheet and accrual-adjusted income that all tie together — the same statements your lender expects. TapGrow360 builds them from your Schedule F and paperwork, so you can walk in with the real number instead of a guess.

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