







Business Decision Tools For Financial Recovery

John Murray, CRA, P.Ag. --- Special Credit









The 5 R's of Financial Management













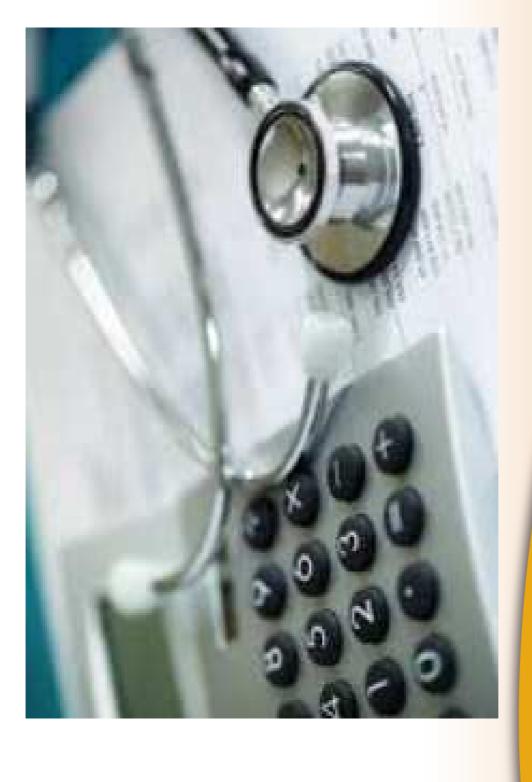


Traffic Lights & Road Signs









Self Diagnosis: Financial Review

- Income & Expenses
- Consider which expenses
 Current Assets & can be reduced
- Alternative Income sources

- Balance Sheet
- Liabilities
- Intermediate & Long Term Assets/Liabilities
- Consider selling Non-Income generating assets & reduce debt







Recovery Options

Farm Debt Mediation Service









Farm Debt Mediation Act Overview

- Section 5.1 (b)- Voluntary Application
- Section 21- Creditor(s) File Notice
- Section 5.1 (a)- Stay of Proceedings







Agriculture and Agri-Food Canada Farm Debt Mediation Service

P.O. Box 57000

Research Centre, 850 Lincoln Road

Fredericton, NB

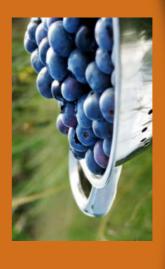
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