LANDMATCH ENGLAND

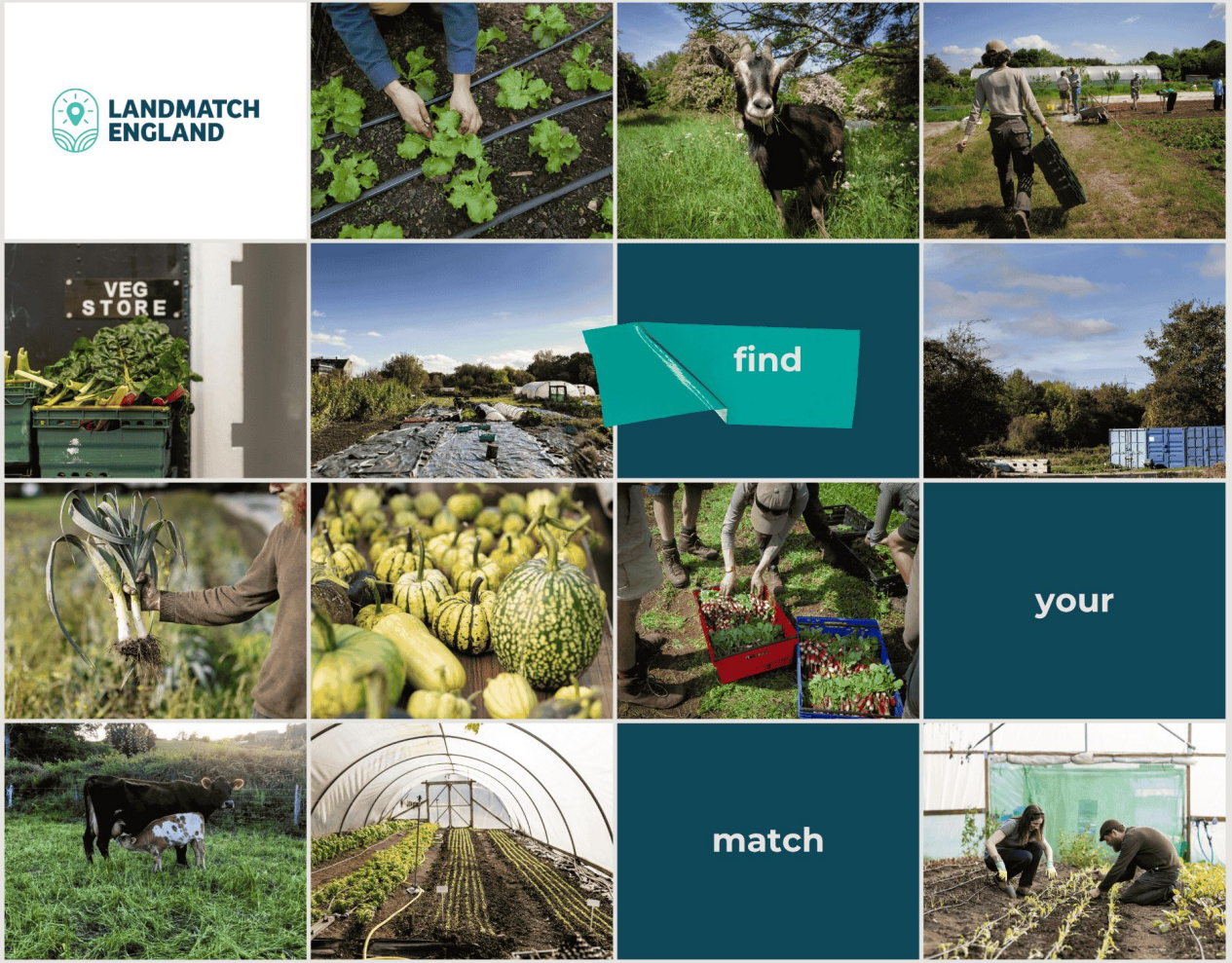
Financial Fundamentals for Starting Your Land-Based Enterprise

With Richard Choksey

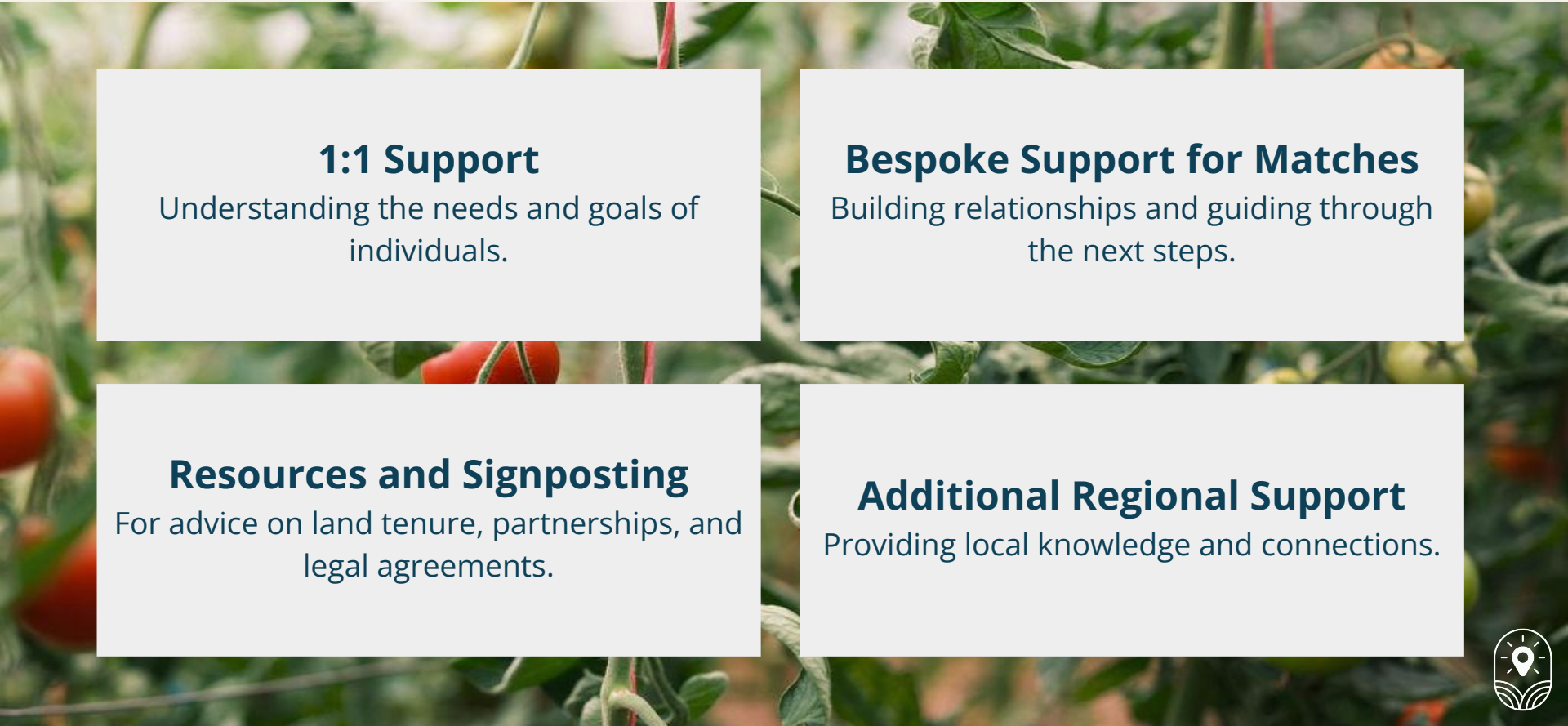
13th May 2026

Our Mission

Landmatch England aims to support sustainable land use, increase access to land for new entrants, and encourage regenerative and agroecological practices across England.



What the Service Offers



1:1 Support

Understanding the needs and goals of individuals.

Bespoke Support for Matches

Building relationships and guiding through the next steps.

Resources and Signposting

For advice on land tenure, partnerships, and legal agreements.

Additional Regional Support

Providing local knowledge and connections.

Financial Literacy for New Entrant Farmers

What we will cover

Grants and Grant Applications

Grants available for new entrant farmers

Grant applications and grant writing

Loans and Social Investing

Loans and compound interest

What investors want

Introducing Key Financial Skills

Common financial terms

Forecasting, budgeting and cashflow

What is a Grant?

Funds intended to support a specific theme without expectation of repayment

Grants are available for

- Charities and voluntary organisations
- Social enterprises/non-profits e.g. Community Interest Companies
- For-profit businesses

Grant funding information

Grants Online

Get Grants | Fundraising Training & Support

How to Raise Finance for Land | Social Farms & Gardens

Example Grant Funders

National Lottery Awards for All

- Environment fund supports projects connecting people with nature or making a positive difference to the environment

Severn Trent Community Fund

- Funding for Healthy Lifestyles, creating better places for community and projects that look after the natural environment, rivers and water.

Esmee Fairbairn Foundation

- Our Natural World priority
  - Encouraging space for nature, Nature friendly farming etc.

Grant Applications

Do your research

- Find out the funder's aims
- What are their deadlines?
- What organisations do they support?

Make your case

- Identify the need, propose solution
- Use evidence from trusted sources
- Prove you are best placed to deliver

Financial terms

- Core vs. project funding
- Capital vs. revenue costs

Sustainable Farming Incentive

- What it it?
  - Replacing the Basic Payments Scheme
  - Grant income based on sustainable land management.

- Who is it for?
  - Open to farmers with ‘management control’
  - Limited to farmers with 3 hectares of agricultural land or more
  - June 2026 application window specifically targeting small farmers
  - Applicants must be registered with the Rural Payments Agency

- What is supported?
  - 71 actions covering soil health, biodiversity, water, organic conversion, agroforestry and more. SFI 2024 actions list

- Funding for farmers, growers and land managers website

Loans and Social Investment

Loans – benefits and limitations

Capital investment

- Two Wheel Tractor £4500
  - Rotary plough £2000
  - Power Harrow £3350
  - Flail Mower £2800

Total £12,650

Loan

- £12650 loan at 7.5% over 5 years

- Total Repayable: **£15,208.80**
- Monthly Repayments £253.48
- Interest: £2,558.80

Loans: Things to Consider

Interest vs Inflation

- Inflation is the increase in prices of goods
- Variable interest rates track inflation.
- Fixed interest rates do not

Example loan offers

- Loans for Enlightened Agriculture Programme
  - Unrestricted Loans between £10,000 and £100,000
  - 5% interest, 5 year minimum term
  - Additional **grant** of 15% available
- British Business Bank Start-up Loan
  - Borrow up to £25,000
  - Fixed interest rate of 7.5% per year
- Oxbury New Gen
  - ???

Social Investment

1

Repayable finance with additional aims

- Package of support
- Flexibility
- Higher risk tolerance

Triodos Bank Crowdfunding

2

Equity or Profit Shares

- Joint Ventures for Landowners and New Farmers

3

Community Shares

- Non-Transferable shares
- Limited to Community Benefit Societies
- Eg. Sutton Community Farm

Common Financial Terms

- Assets and Liabilities
  - **Positive** and **negatives** on the balance sheet

	Notes		2025 £
Fixed assets			
Tangible assets	3		16,628
Current assets			
Stocks		2,525	
Debtors	4	3,913	
Cash at bank and in hand		11,343	
		17,781	
Creditors: amounts falling due within one year	5	(13,031)	
Net current assets			4,750
Total assets less current liabilities			21,378
Creditors: amounts falling due after more than one year	6		(4,872)
Net assets			16,506

Turnover, Profit and Loss

- Turnover
  - Total income throughout the year

- Profit/Loss
  - Total income minus business costs
    - Bought-in stock
    - Staff salaries
    - Bills e.g. Heating, Internet etc.

	2025 £
Turnover	198,109
Cost of sales	(50,018)
Gross profit	148,091
Distribution costs	-
Administrative expenses	(141,131)
Operating profit/(loss)	6,960
Profit/(loss) before taxation	6,960
Tax on profit/(loss)	(1,079)
Profit/(loss) for the financial year	5,881

Budget: Hedge Planting

Item	Cost	Number	Subtotal
Bare Root Whips	£1.50	1000	£1500
Spades	£20	5	£100
Fence Posts	£5.50	135	£742.50
Wire and Netting	£4 per meter	400m	£1200
Fixings	£10 per 100m	400m	£40
Labour	£15	150 hours	£2250
Total			**£5832.5**

Cash Flow

Product	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Crop Sales	£1000	£800	£1000	£3500	£4500	£6000	£5000	£4500	£2000	£1500	£29800
Crop costs	(£600)						(£200)				(£800)
Staff Salaries	(£2200)	(£2200)	(£2200)	(£2200)	(£2200)	(£2200)	(£2200)	(£2200)	(£2200)	(£2200)	(£26,400)
Workshops	-	£600	£600				£600			£600	£2400
Guided Tours	-	£450	£300		£450	£600					£1800
TOTALS	**(£1800)**	**(£350)**	**(£300)**	**£1300**	**£2300**	**£3800**	**£3200**	**£2300**	**(£200)**	**(£100)**	**£6800**

Useful Resources

- Grant funding information
  - Grants Online
  - Get Grants | Fundraising Training & Support
  - How to Raise Finance for Land | Social Farms & Gardens
  - Funding for farmers, growers and land managers website

- Social Investing and Loans
  - Loans for Enlightened Agriculture Programme (LEAP)
  - The Dean Organic Fund - The Organic Research Centre
  - Oxbury New Gen
  - Social investment | Joseph Rowntree Foundation
  - Joint Ventures for Landowners and New Farmers
  - Triodos Bank Crowdfunding
  - Agricultural Farm Finance & Mortgages UK | AMC
  - British Business Bank Start Up Loans

- Annual Statement Examples
  - Companies House

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