

# FARMINFIN



Farming concepts and innovative  
funding/financing



## RESEARCH RESULTS

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## AI. QUANTITATIVE RESULTS OF QUESTIONNAIRES (SCORING)

### I Farm structure in your country

I.1	Farmers believe that their farms are sustainable from an economic point of view
I.2	Farmers are satisfied with the prices of their products in the market
I.3	Farmers believe they have an optimized cost structure
I.4	Farmers have no problem guaranteeing payment of their inputs
I.5	Farmers believe they are prepared for future challenges
I.6	Farmers believe they can withstand economic pressure without out-farm funding
I.7	Farmers believe that in the future they will need access to more out-farm funding
I.8	Farmers believe they have good financial planning
I.9	Farmers believe they know how to evaluate investments and their impact on their farm
I.10	Farmers consider all possible risks of their business covered

SPAIN	ITALY	SWEDEN	CZECH R.	GERMANY	BELGIUM	TOTAL
--	--	--	--	--		--
2,86	3,78	4,00	3,67	4,00	3,00	3,57
1,29	1,89	1,00	2,00	2,00	1,50	1,63
3,14	3,78	3,00	2,67	2,00	3,00	3,07
2,43	2,56	2,00	2,67	2,00	1,50	2,30
2,86	3,11	2,00	2,67	3,00	2,50	2,80
2,00	2,50	2,00	2,00	4,00	2,00	2,48
3,14	4,00	2,00	3,00	3,00	3,00	3,20
3,00	3,00	3,00	3,33	3,00	3,50	3,07
2,86	3,78	4,00	4,00	2,00	3,00	3,27
2,71	2,89	2,00	3,67	2,00	2,00	2,60
2,63	3,13	2,50	2,97	2,70	2,50	2,80

### II Knowledge and financial needs

II.1	Farmers have good knowledge of the available financing instruments and their characteristics
II.2	Farmers make decisions based on financing aspects
II.3	Farmers know who can advise them in terms of financing
II.4	Farmers consider subsidies to be the preferred form of financing
II.5	Farmers have good predisposition to use traditional forms of financing
II.6	Farmers believe that financing options are well adapted to their needs
II.7	There are new holdings and forms of financing related to agriculture
II.8	Farmers consider it easy to access third-party financing
II.9	Farmers have good predisposition to use innovative forms of financing

SPAIN	ITALY	SWEDEN	CZECH R.	GERMANY	BELGIUM	TOTAL
--	--	--	--	--		--
2,57	2,33	2,00	3,33	1,00	3,00	2,27
2,14	2,56	4,00	4,00	2,00	4,50	2,83
2,86	2,89	4,00	3,67	2,00	4,00	3,03
3,00	4,11	2,00	3,67	2,00	2,50	3,07
3,57	4,11	5,00	4,00	5,00	4,00	4,23
2,86	2,78	2,00	2,33	3,00	3,00	2,70
3,29	2,78	2,00	2,67	4,00	4,00	3,07
2,43	2,00	2,00	3,00	3,00	2,50	2,40
2,43	2,44	2,00	3,00	5,00	2,50	2,87
2,79	2,89	2,78	3,30	3,00	3,33	2,94

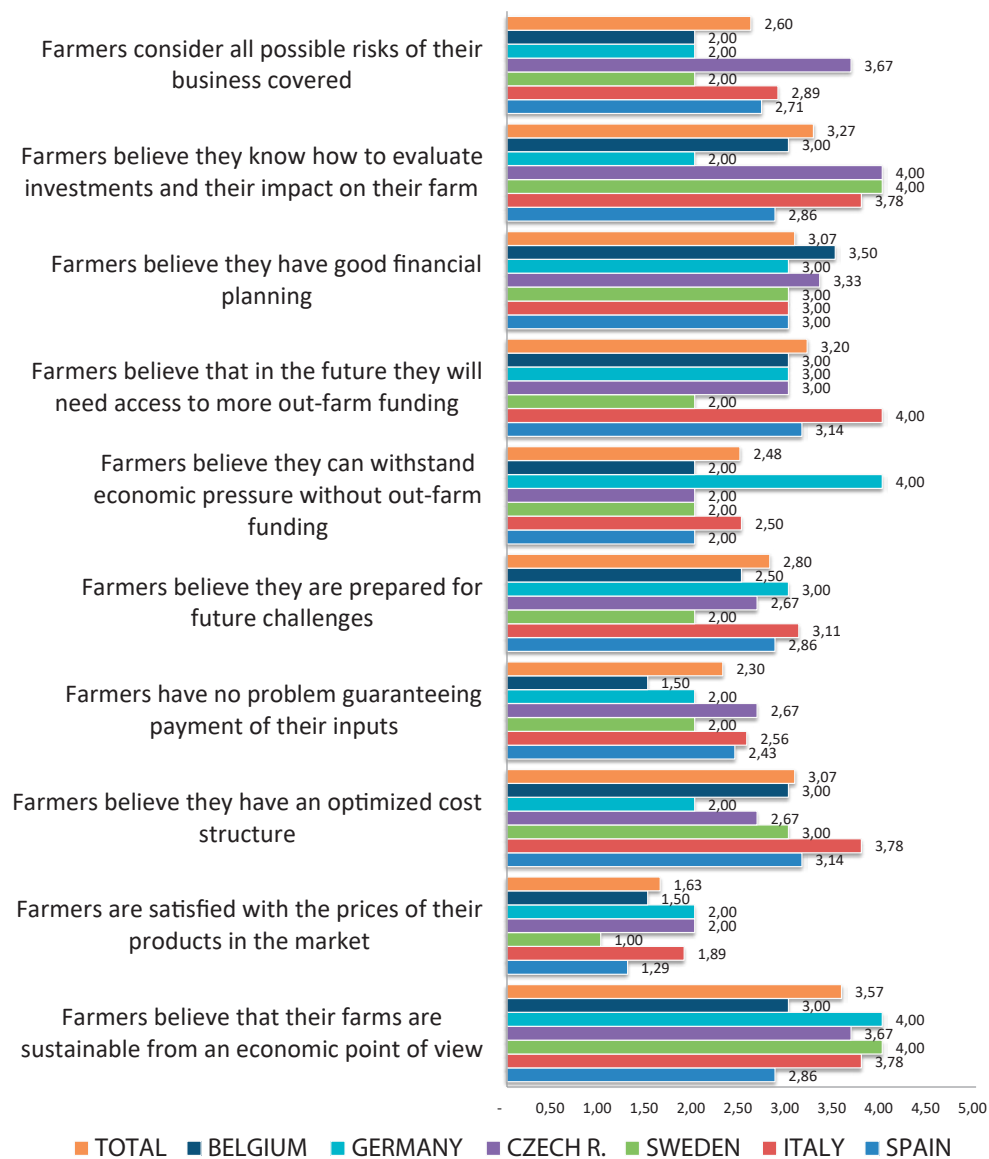
### III Farm financing training in your country

III.1	There is sufficient financial training in agricultural training programs
III.2	The financial training is aimed primarily at the acquisition of subsidies
III.3	Training helps to evaluate investments
III.4	Training helps to plan and manage the cash-flow
III.5	Training helps to raise a business plan and communicate it
III.6	Training helps to generate coverage that ensures returns
III.7	Training helps to use financial management tools
III.8	Training helps to generate and use indicators and ratios for financial management

SPAIN	ITALY	SWEDEN	CZECH R.	GERMANY	BELGIUM	TOTAL
--	--	--	--	--		--
2,00	2,33	2,00	3,33	1,00	2,00	2,07
3,71	3,78	2,00	4,00	4,00	4,00	3,60
3,86	4,00	4,00	2,67	3,00	4,50	3,70
3,57	3,78	3,00	2,67	3,00	4,50	3,43
4,00	4,00	4,00	2,67	2,00	4,50	3,57
4,00	3,78	2,00	2,67	3,00	4,50	3,40
4,00	3,89	2,00	3,33	2,00	4,50	3,33
4,00	3,56	3,00	3,33	1,00	4,50	3,20
3,64	3,64	2,75	3,08	2,38	4,13	3,29

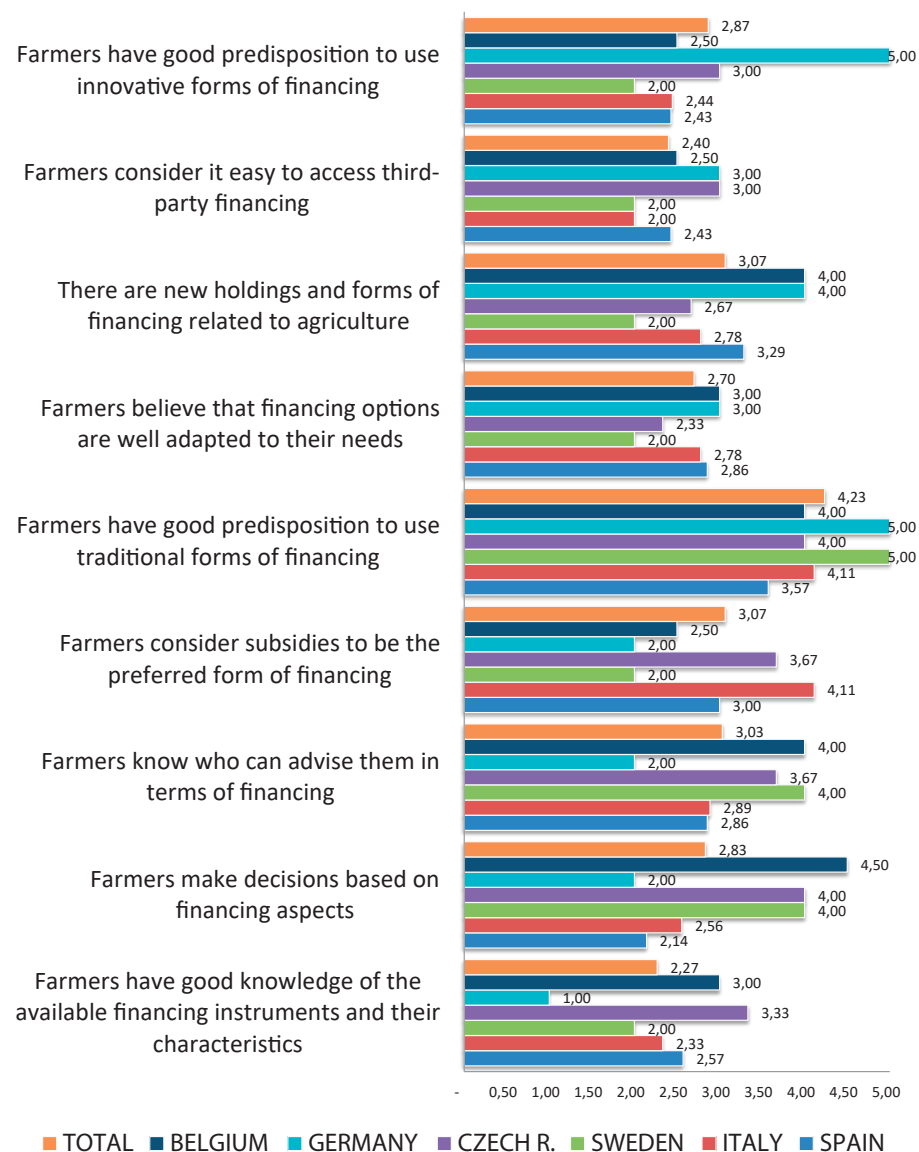
## A2. QUANTITATIVE RESULTS OF QUESTIONNAIRES (GRAPHS)

### I Farm structure in your country



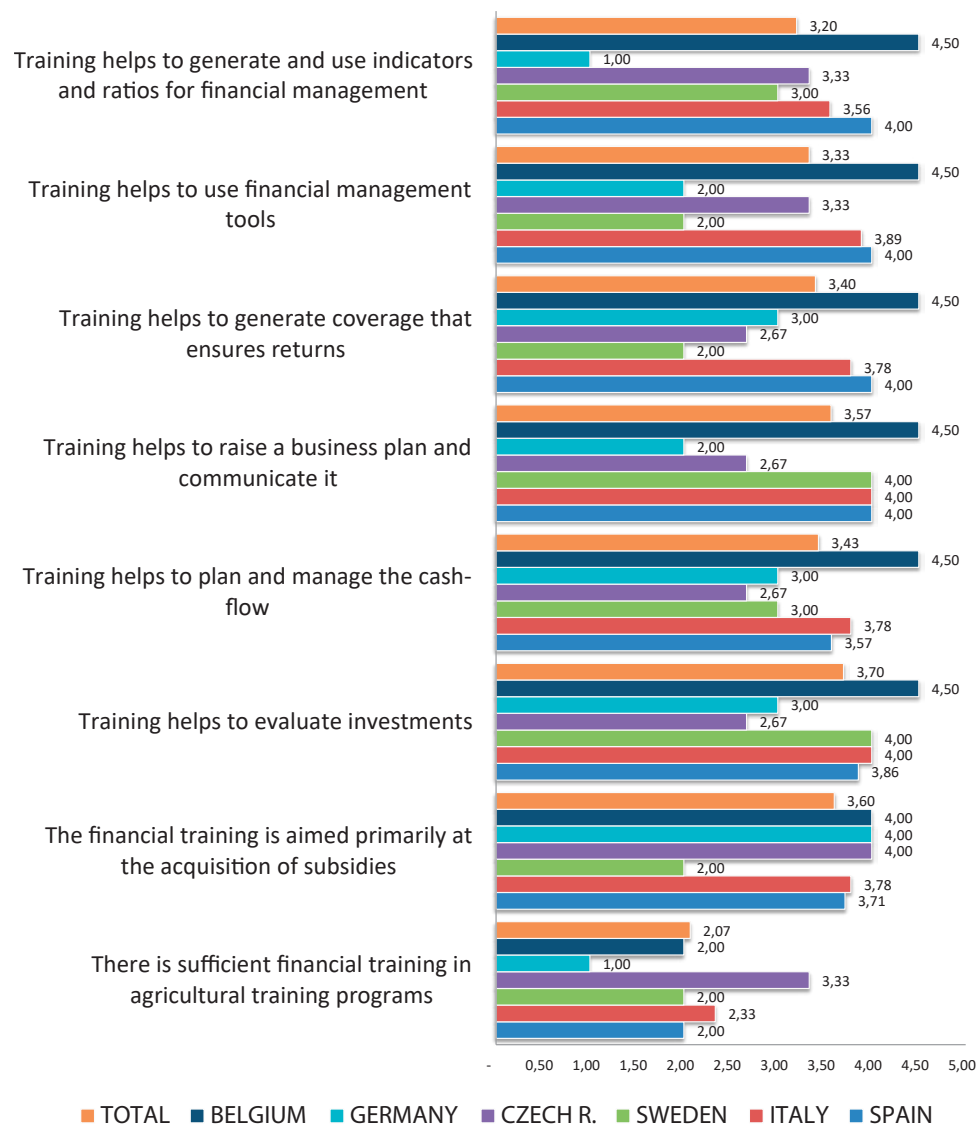
## A2. QUANTITATIVE RESULTS OF QUESTIONNAIRES (GRAPHS)

### II Knowledge and financial needs



## A2. QUANTITATIVE RESULTS OF QUESTIONNAIRES (GRAPHS)

### III Farm financing training in your country



## A3. PRODUCTS CATALOGUE EVALUATION: EUROPEAN AND NATIONAL SUBSIDIES

### I European and National Subsidies

		BELGIUM	GERMANY	SWEDEN	CZECH REP.	ITALY	SPAIN	SUM	AVG
	<b>EU Level: CAP Direct Payments</b>								
I.1	Basic Payment	3	3	3	3	3	3	18	3
I.2	Greening	3	3	2	3	2	3	16	2,67
I.3	Young Farmers	3	3	3	3	3	2	17	2,83
I.4	Small Farms	1	2	1	0	3	2	9	1,5
I.5	Mountains and less-favoured Area	0	2	2	3	3	2	12	2
I.6	Agri-environmental	2	2	2	3	3	1	13	2,17
I.7	Natura 2000	1	2	2	2	2	1	10	1,67
I.8	Afforestation	1	1	1	0	2	1	6	1
	Crop conversion	1	1	1	0	3	1	7	1,167
I.9	Others...							0	
	<b>EU Level: Rural Development</b>							0	
I.10	Modernization	3	2	2	3	3	2	15	2,5
I.11	Set-up for young farmers	3	2	2	2	3	2	14	2,33
I.12	Priority farms	1	2	2	0	3	2	10	1,67
I.13	Multifunctionality	2	2	2	2	3	1	12	2
I.14	Training and skills adquisition	3	1	1	2	3	1	11	1,83
I.15	Others...							0	
	<b>National and Regional Level</b>							0	
I.16	Machinery Renewal	3	1	1	1	3	1	10	1,67
I.17	Crop conversion	1	1	1	0	3	1	7	1,17
I.18	Disaster funds	1	1	1	1	2	1	7	1,17
I.19	Early retirement	0	1	1	0	2	1	5	0,83
I.20	Support business set-up	2	2	1	1	2	2	10	1,67
I.21	Cooperatives support	2	2	1	1	2	2	10	1,67
I.22	Efficiency in use of resources	1	2	1	1	2	1	8	1,33
I.23	Agricultural Diesel Tax Refund	3	3	2	2	1	1	12	2
I.24	Irrigation investments	0	1	1	1	2	1	6	1
I.25	Others...							0	

(Score: 0-no existence, 1-low use, 2-medium use, 3-common use)

## A4. PRODUCTS CATALOGUE EVALUATION: TRADITIONAL OR ADAPTED FUNDING PRODUCTS FOR FARMING

### II Traditional or adapted funding products

		BELGIUM	GERMANY	SWEDEN	CZECH REP.	ITALY	SPAIN	SUM	AVG
	<b>Public Funding</b>								
II.1	Direct funding	1	3	2	0	1	2	9	1,5
II.2	Public guarantees	1	1	2	0	1	1	6	1
	<b>Private Short Term</b>								
II.4	Commercial Credit	3	3	3	2	2	3	16	2,67
II.5	Overdraft	1	3	1	1	2	3	11	1,83
II.6	Credit Line	3	3	2	1	3	3	15	2,5
II.7	Confirming	0	2	1	1	1	1	6	1
II.8	Factoring	1	1	1	0	1	1	5	0,83
II.9	Advanced CAP payments	3	1	1	1	3	2	11	1,83
II.10	Advanced yield payments	2	1	1	1	3	2	10	1,67
II.11	Season/Campaign credit	2	2	1	1	1	2	9	1,5
II.12	Export funding	1	1	1	0	1	1	5	0,83
II.13	Others...								
	<b>Private Long Term</b>								
II.14	Personal Loans	3	3	3	2	3	3	17	2,83
II.15	Mortgages	2	3	3	3	3	3	17	2,83
II.16	Leasing	2	3	3	3	3	1	15	2,5
II.17	Renting	3	3	2	1	3	1	13	2,17
II.18	Others...								
	<b>Risk Management</b>								
II.19	Life-accident Insurance	3	3	3	2	3	2	16	2,67
II.20	Health insurance	3	2	3	3	3	1	15	2,5
II.21	Civil Liability insurance	3	1	2	1	3	1	11	1,83
II.22	Farm Insurance	1	3	3	2	3	2	14	2,33
II.23	Agricultural insurance	1	3	3	2	2	2	13	2,17
II.24	Others...								

(Score: 0-no existence, 1-low use, 2-medium use, 3-common use)



## A5. PRODUCTS CATALOGUE EVALUATION: INNOVATIVE AND ALTERNATIVE WAYS OF FUNDING

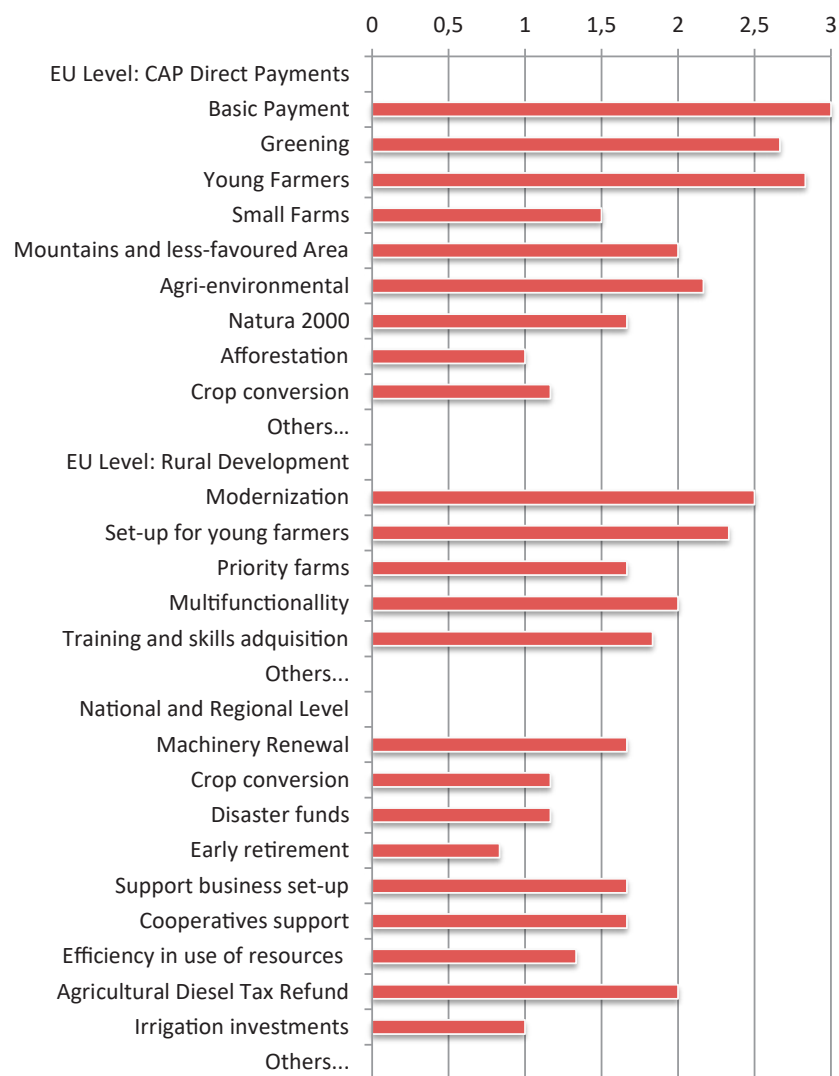
### III Innovative and Alternative ways of funding

		BELGIUM	GERMANY	SWEDEN	CZECH REP.	ITALY	SPAIN	SUM	AVG
III.1	Cooperative	2	3	2	2	3	3	15	2,5
III.2	Investment Partnership	1	1	1	1	2	2	8	1,33
III.3	Associative purchases	1	1	1	1	2	2	8	1,33
III.4	Lease of land	1	3	3	3	3	1	14	2,33
III.5	Silent participation	1	2	2	1	2	2	10	1,67
III.6	Crowdfunding	1	1	1	1	1	0	5	0,83
III.7	Crowdlending	1	1	1	1	1	0	5	0,83
III.8	Venture Capital	0	1	1	1	1	1	5	0,83
III.9	Business Angel	0	1	1	1	1	1	5	0,83
III.10	Investment Funds	2	1	1	0	1	1	6	1
III.11	Debt issuance	0	1	1	0	1	1	4	0,67
III.12	Green financing	1	1	1	1	1	1	6	1
III.13	Solidarity based agriculture	2	1	1	1	1	1	7	1,17
III.14	Farms under non-profit sponsorship	1	1	1	0	1	0	4	0,67
III.15	Payable accounts	0	1	1	1	1	0	4	0,67
III.16	Funding Guarantees	0	1	1	0	1	0	3	0,5

(Score: 0-no existence, 1-low use, 2-medium use, 3-common use)

## A6. PRODUCTS CATALOGUE EVALUATION: GRAPHICS (AVERAGE FOR ALL PARTNERS COUNTRIES)

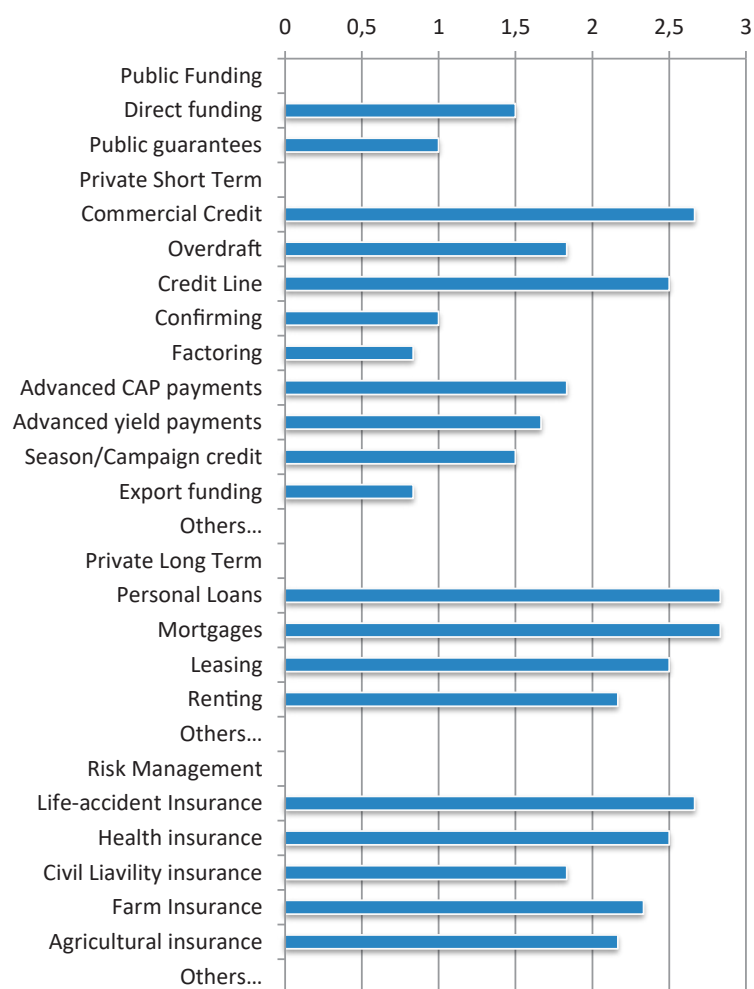
### I European and National Subsidies



(Score: 0-no existence, 1-low use, 2-medium use, 3-common use)

## A6. PRODUCTS CATALOGUE EVALUATION: GRAPHICS (AVERAGE FOR ALL PARTNERS COUNTRIES)

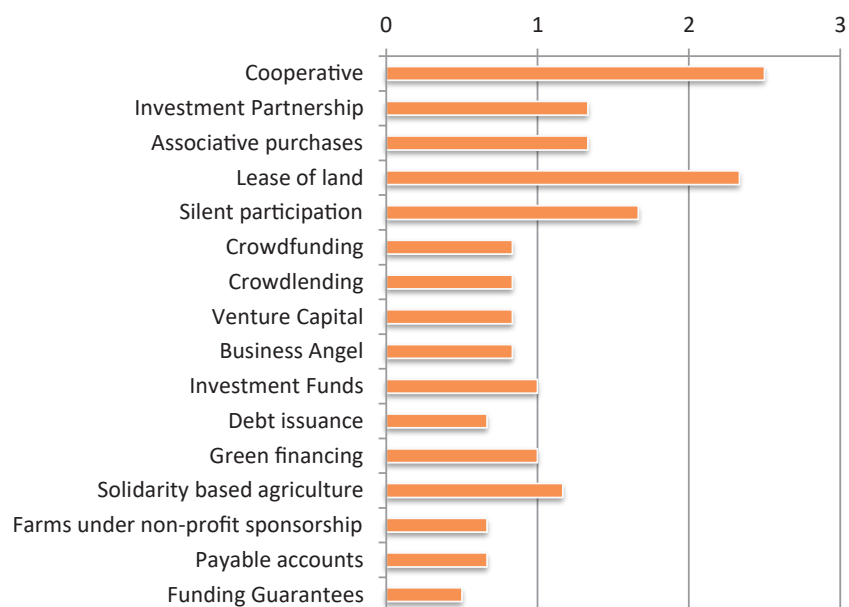
### II Traditional or adapted products



(Score: 0-no existence, 1-low use, 2-medium use, 3-common use)

## A6. PRODUCTS CATALOGUE EVALUATION: GRAPHICS (AVERAGE FOR ALL PARTNERS COUNTRIES)

### III Innovative and Alternative funding



(Score: 0-no existence, 1-low use, 2-medium use, 3-common use)

## A7. ADDITIONAL COST-REVENUES: INDICATORS BY MEMBER STATE

Member State	FNVA	FNVA per AWU	FFI per FWU	Return on assets	Share DP in revenue	Share DP in FNVA	Average asset value	Average liabilities	Net worth	Paid labour input	Unpaid labour input	Wages / hour	Average UAA	Share of rented land	Level of rents
	€	€/AWU	€/FWU	%	%	%	€	€	€	%	%	€/hour	ha	%	€/ha
BE	82 429	39 281	34 384	3.2%	7%	22%	736 917	203 058	533 859	20%	80%	11.0	51.2	72%	332.2
BG	20 932	8 886	5 732	10.1%	17%	35%	86 765	19 108	67 657	48%	52%	2.2	38.6	84%	202.7
CY	14 069	9 849	8 116	-1.0%	9%	28%	160 255	4 408	155 847	23%	77%	4.3	11.2	74%	244.2
CZ	112 014	19 937	16 333	5.4%	18%	42%	670 476	202 341	468 136	75%	25%	6.8	204.4	77%	94.9
DK	106 951	61 770	14 885	-1.9%	8%	30%	2 490 051	1 460 842	1 029 210	52%	48%	23.4	97.6	31%	607.3
DE	80 710	36 225	24 347	-1.2%	12%	32%	910 008	205 550	704 457	36%	64%	13.3	88.5	66%	313.7
EL	12 940	11 823	11 569	5.9%	18%	39%	122 910	51	122 859	20%	80%	3.1	10.3	57%	181.8
ES	43 055	26 345	28 052	8.0%	12%	24%	339 918	10 326	329 592	35%	65%	7.7	47.7	39%	126.6
EE	28 100	14 862	9 219	-3.7%	12%	51%	290 740	99 751	190 989	57%	43%	6.9	127.2	63%	42.9
FR	67 804	33 081	25 580	2.2%	11%	34%	438 634	186 430	252 204	32%	68%	13.8	86.6	82%	189.4
HR	9 212	5 401	4 100	-1.5%	17%	50%	159 379	7 013	152 366	14%	86%	3.1	16.4	49%	77.6
HU	29 912	18 436	23 019	11.3%	16%	41%	184 704	31 074	153 629	60%	40%	4.3	50.0	61%	124.9
IE	30 005	25 624	24 524	0.6%	17%	44%	996 728	22 506	974 222	6%	94%	10.4	49.4	19%	251.9
IT	40 939	30 979	32 224	3.9%	9%	18%	480 642	5 010	475 631	23%	77%	9.5	20.4	52%	186.2
LT	15 030	8 898	8 831	2.8%	17%	48%	113 583	18 215	95 367	18%	82%	3.6	46.3	49%	56.4
LU	70 150	40 315	39 042	2.7%	13%	32%	1 194 111	291 252	902 859	20%	80%	11.9	82.8	54%	233.7
LV	19 889	10 097	8 864	3.1%	15%	45%	149 813	48 480	101 333	37%	63%	4.5	64.2	48%	33.5
MT	13 476	9 847	10 018	-1.3%	4%	14%	192 817	5 802	187 015	12%	88%	5.3	2.7	82%	99.7
NL	140 709	50 964	44 032	0.8%	3%	11%	2 384 361	818 044	1 566 317	45%	55%	16.1	36.3	39%	859.7
AT	28 779	18 333	13 919	-4.7%	9%	27%	440 883	54 299	386 585	7%	93%	9.4	28.7	33%	252.8
PL	9 912	6 036	5 418	-1.9%	14%	44%	169 943	9 745	160 199	13%	87%	3.2	18.5	26%	81.3
PT	19 696	12 481	13 903	11.0%	15%	30%	104 932	3 327	101 605	23%	77%	4.5	24.6	22%	128.1
RO	4 904	4 558	3 795	-3.9%	10%	22%	35 215	1 540	33 675	10%	90%	1.9	8.9	56%	95.9
FI	32 836	25 761	17 401	-5.3%	16%	69%	489 483	134 953	354 530	19%	81%	14.7	61.3	36%	249.6
SE	62 208	39 166	20 051	-5.1%	11%	44%	1 037 646	318 247	719 399	25%	75%	20.6	109.0	56%	244.7
SK	191 502	15 399	21 793	3.6%	16%	62%	1 154 951	406 817	748 134	94%	6%	6.4	528.6	91%	60.8
SI	4 305	3 255	3 673	-4.7%	13%	71%	214 401	7 213	207 188	5%	95%	4.3	9.8	31%	92.8
UK	72 610	32 750	23 249	-0.7%	10%	40%	2 007 186	213 168	1 794 018	41%	59%	12.5	157.9	42%	175.4
EU-28	28 494	18 632	14 974	1.3%	11.2%	30%	338 610	54 535	284 075	24%	76%	7.9	34.0	54%	188.6
EU-15	46 939	29 145	24 714	1.6%	10.5%	29%	572 602	99 307	473 295	28%	72%	10.8	48.5	54%	221
EU-N13	10 125	6 991	5 399	-0.1%	14.5%	38%	105 595	9 950	95 645	19%	81%	3.6	19.7	52%	106

Source: DG AGRI EU-FADN.

(\*) After deduction of all economic costs except the opportunity costs for family labour