The economic state of Danish cattle production seen from a funding point of view

Lene Gade Hovmøller
Agricultural Director
Vækstfonden

Vækstfonden's financing in agriculture

Total funding
DKK +3bn DKK

Number of holdings
+1000

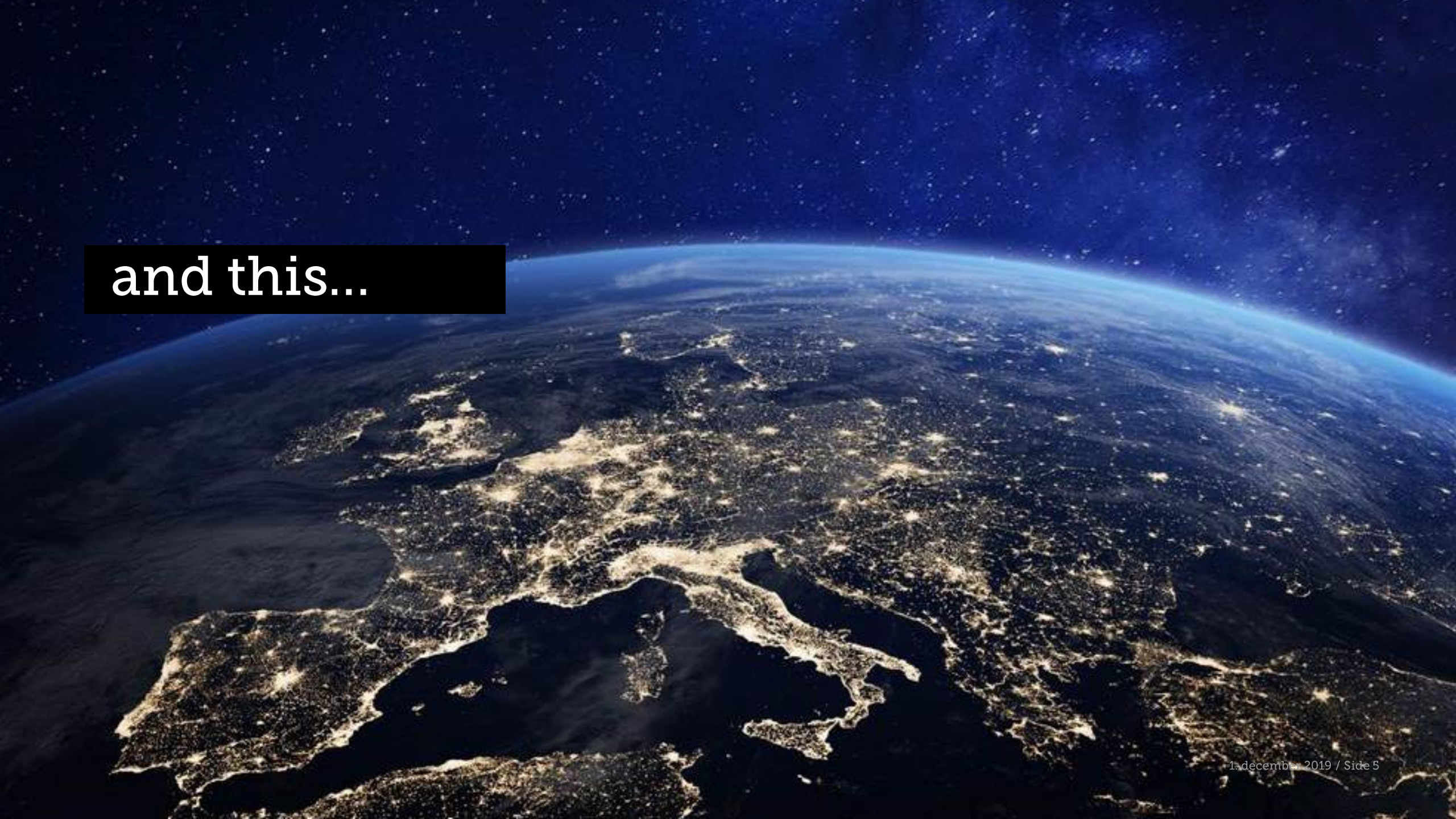
Loans
DKK 1.4bn

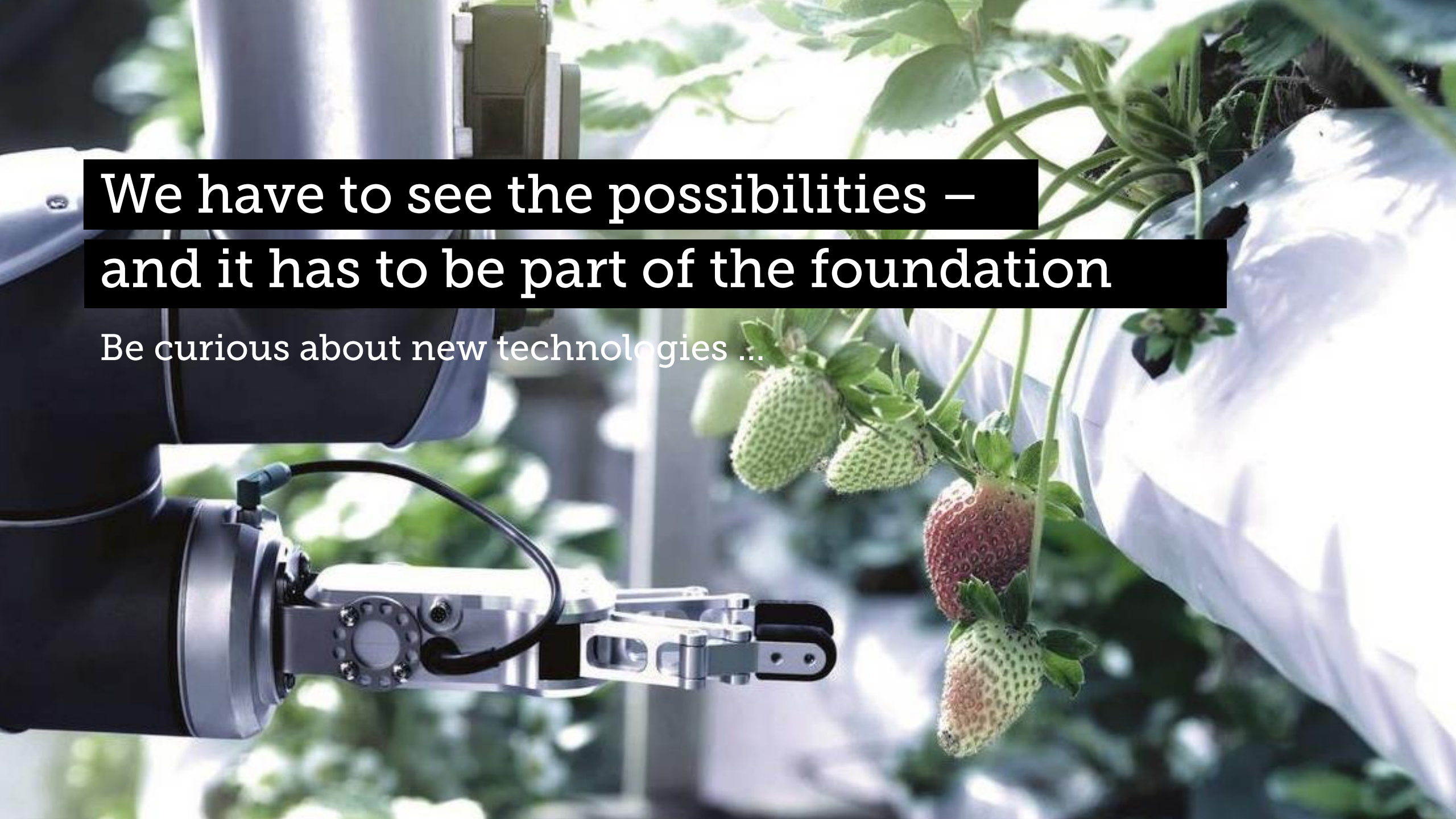
Share of total loans in Vaekstfonden
19 pct.

Pr. 15.8.2019

It’s all about the consumers.....

And they are very attentive about this...

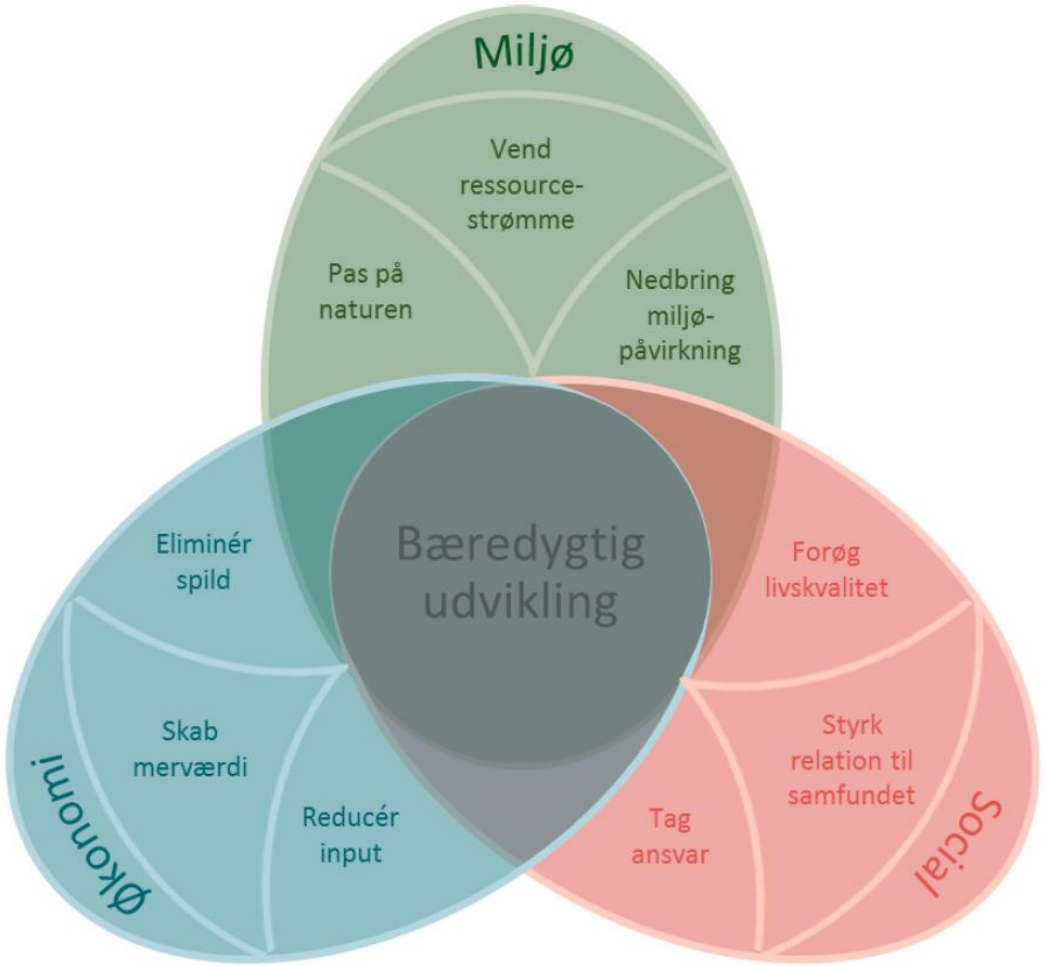

and this...



We have to see the possibilities – and it has to be part of the foundation

Be curious about new technologies ...

Do investors look at sustainability?



Social

- Working conditions
- Animal welfare
- Communities

Environment

- Less energy
- Minimize waste
- Higher yeilds

Economic

- Risk management
- Liquidity

Yes - Sustainability

The competitive parameter
of the future ...

How do we analyze the farm?

Management

Businessplan
Risk management
Knowledge
Experience
Environmental and social
Governance
Education
SWOT analysis
Strategy
Advisory Board

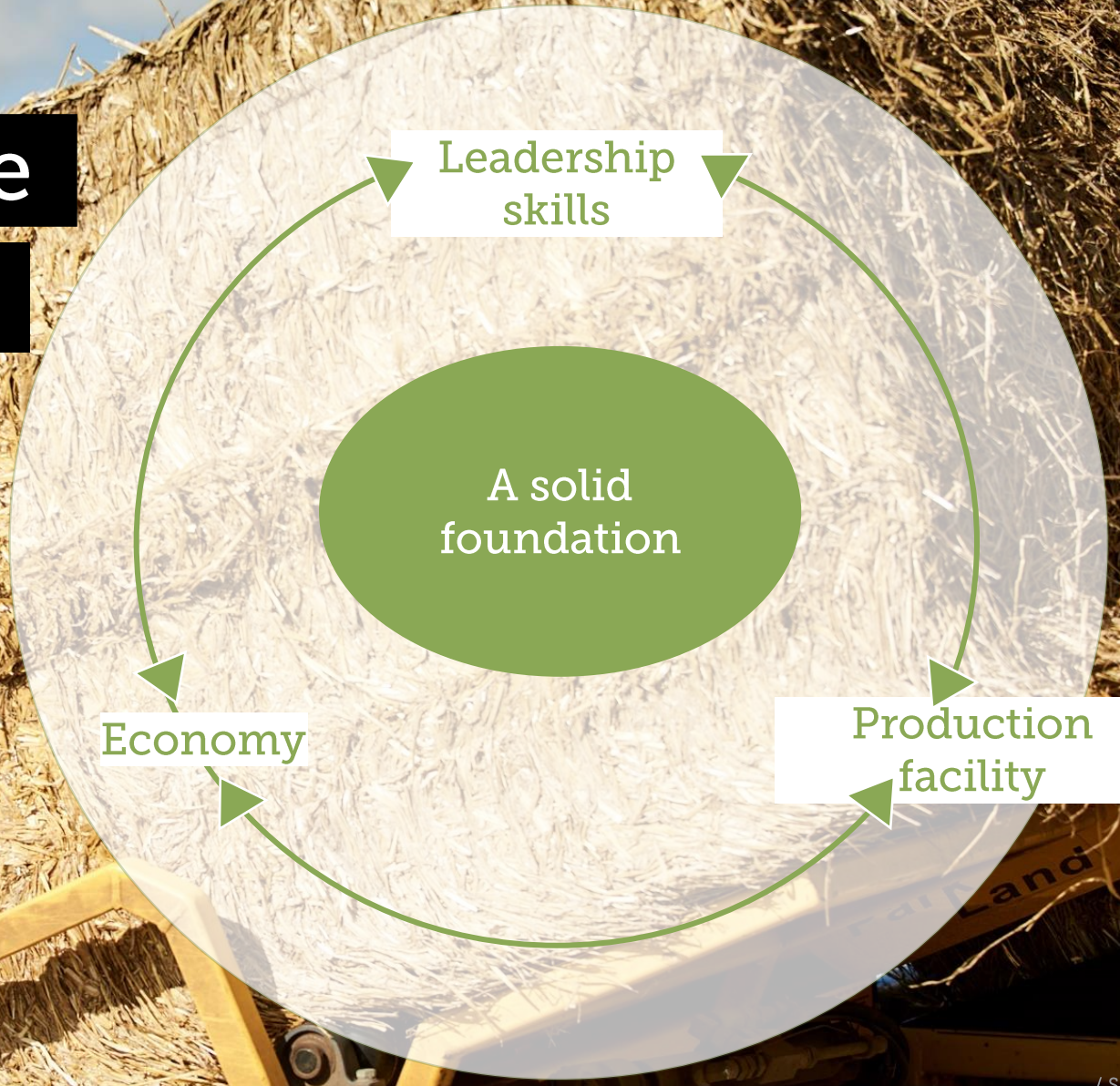
Economy

Earnings
ROI
Risk/sensitivities
Zero- point
Benchmarks
Reinvestment
Liquity

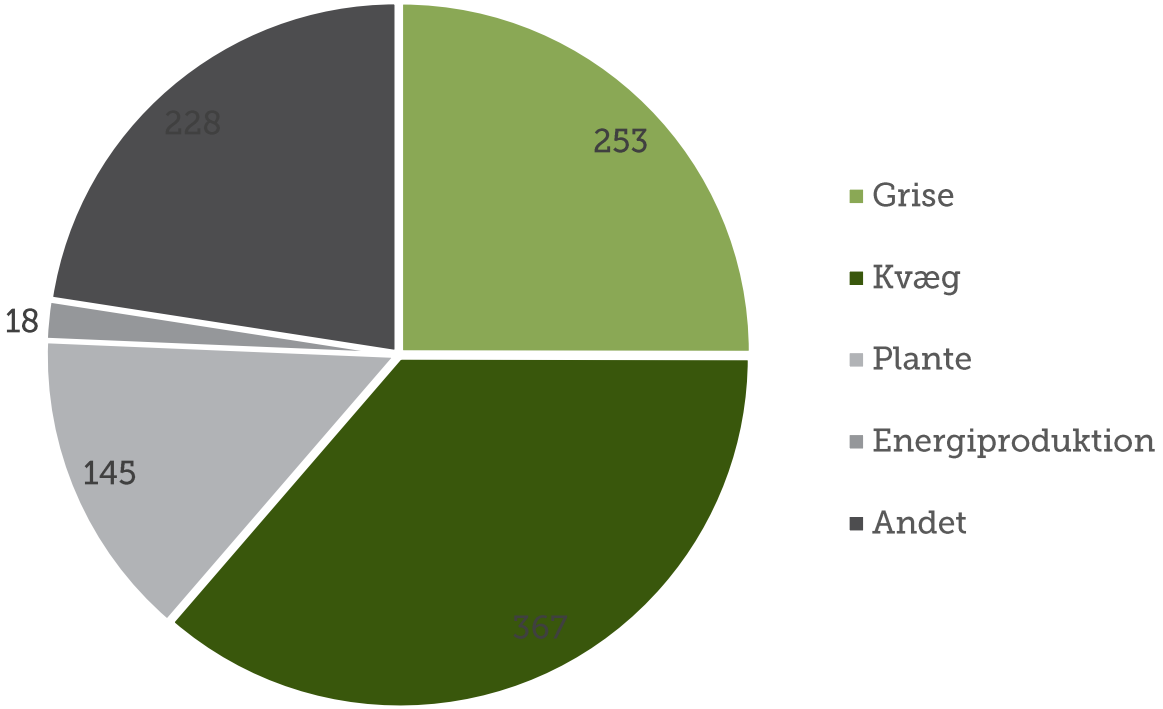
Production facility

Value
The condition of the property
Technical obsolescence
Environmental check
Location
Logistic

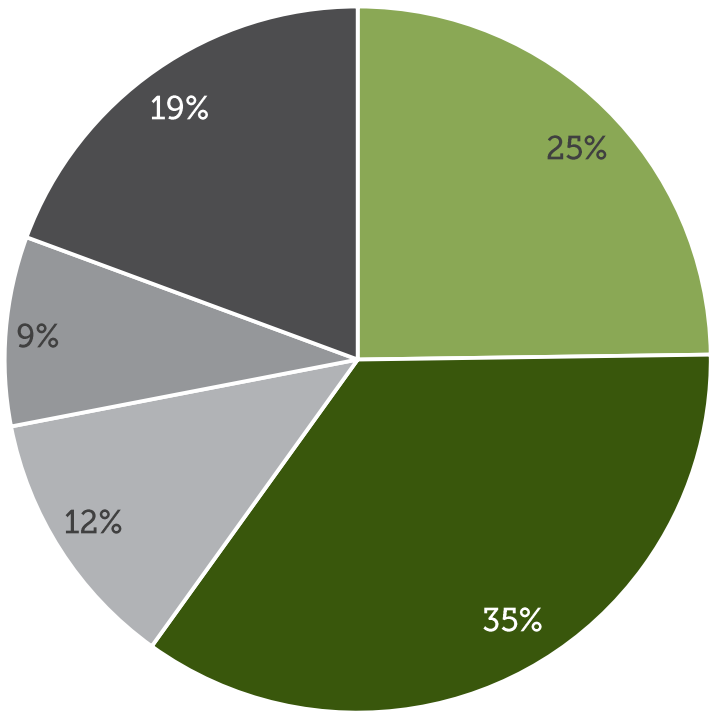
It's important to have a solid foundation.



Number of holdings Financing

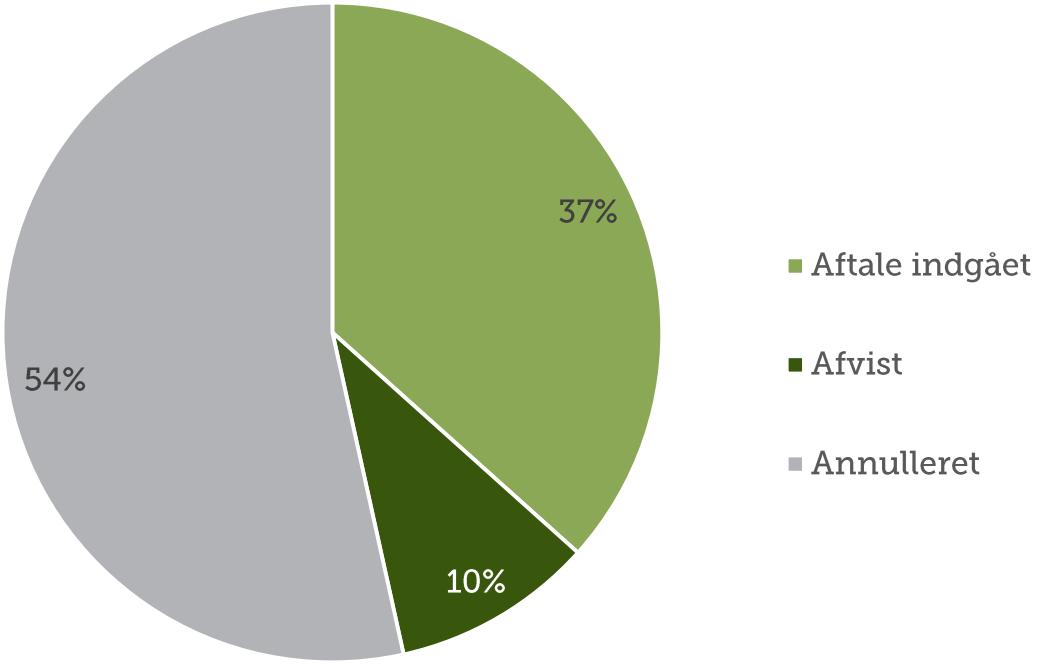


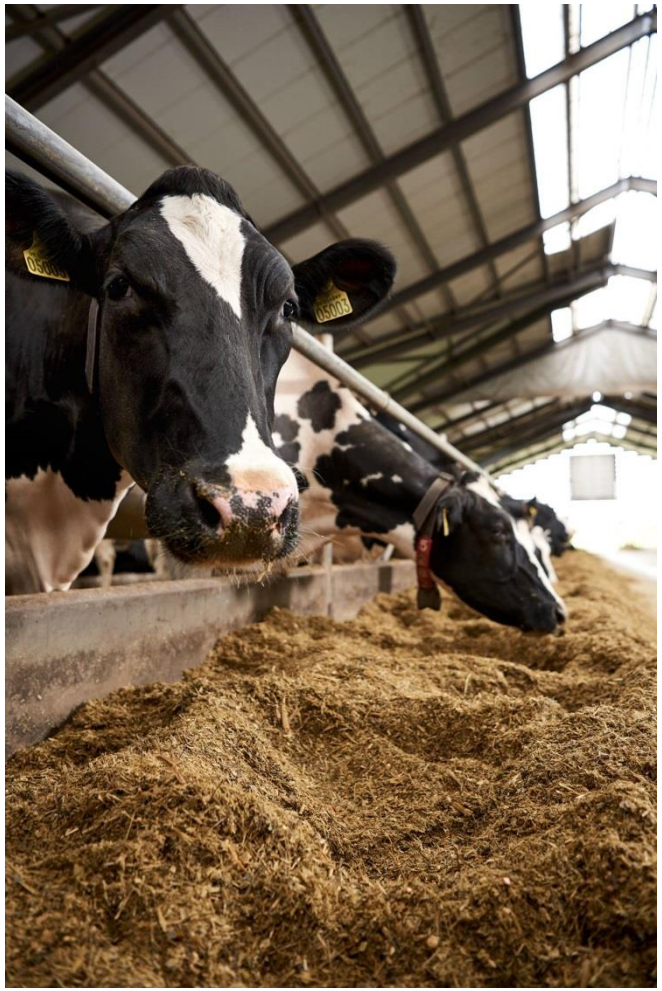
Volume DKK



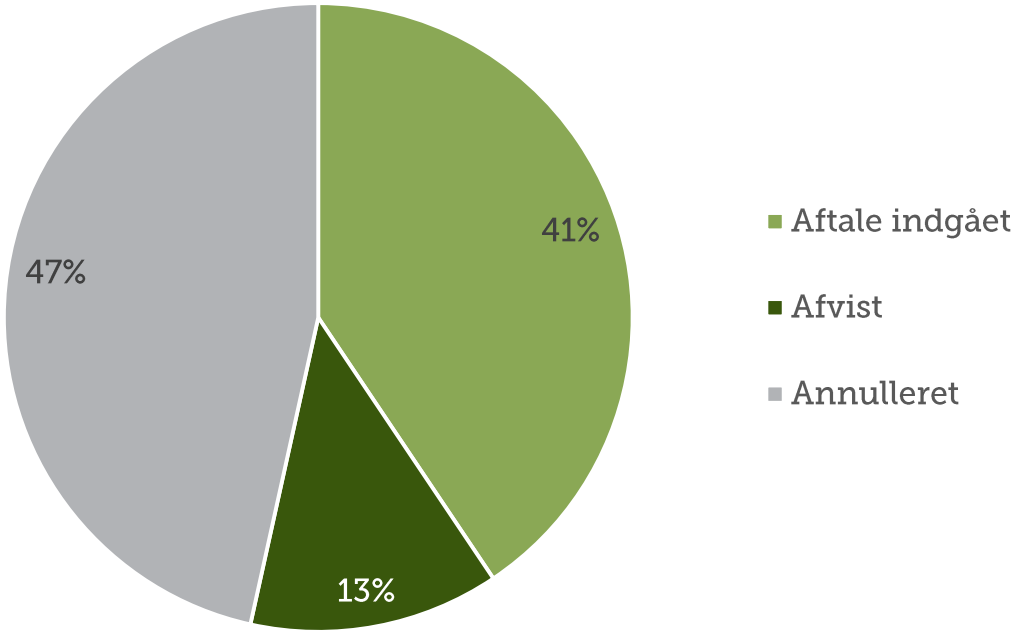
- Grise
- Kvæg
- Plante
- Energiproduktion
- Andet

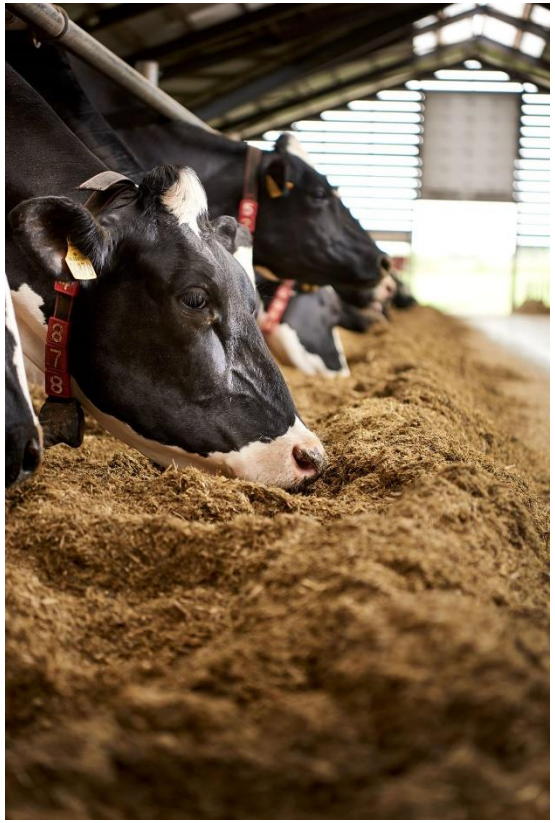
How many gets financing in Vækstfonden and how many are cancelled or rejected





How many gets financing in Vækstfonden and how many are cancelled or rejected – milk producers





To have succes as a milk producer

Great leaderships skills

The zero points has to be low

Good production facilyties

Be aware of the surroundings – analyze them – and grab the possibilities!

VF Agricultural Team

Lene Gade Hovmøller
Landbrugskundedirektør
+45 20 15 51 85
lgh@vf.dk

Anette Søe Jepsen
Souschef
+45 21 56 70 99
asj@vf.dk

Jakob Autzen
Landbrugskundechef
+45 26 24 74 70
jau@vf.dk

Karsten Brixen
Landbrugskundechef
+45 24 28 04 74
kbr@vf.dk

Peter Matthiesen
Porteføljekundechef
+45 23 69 85 50
pmm@vf.dk

Lena Overgaard
Landbrugskundechef
+45 81 77 26 45
lto@vf.dk

Dorte Andersen
Porteføljekundechef
+45 42 40 35 25
doa@vf.dk

Nicolai Schultz
Porteføljekundechef
+45 81 77 78 77
nsc@vf.dk

Pia Wind Mortensen
Porteføljekundechef
+45 50 60 02 60
pwm@vf.dk

Thomas Kristiansen
Landbrugskundechef
+45 40 17 71 59
thk@vf.dk

Anette Thronier Hansen
Landbrugskundemedarbejder
+45 81 88 34 46
ath@vf.dk

Alfred Steiner
Porteføljekundechef
+45 22 66 66 51
ast@vf.dk