

YOUR CHOICE

At Agfarm we understand your needs. That's why we offer solutions that are simple, secure, and add value to your business.

Available at all major bulk handling companies such as CBH, Viterra, Emerald, AWB Grainflow and GrainCorp. We also have storage and handling agreements with some privately owned storage sites.

	advantage harvest	advantage 2	advantage 5	advantage 10	advantage flexi	advantage march 4
KEY POINTS	Lock in market prices <ul style="list-style-type: none"> • Spread risk over harvest period • Don't have to pick the right day to sell • No advance fee 	Fast cash flow <ul style="list-style-type: none"> • Simple and short term 	Spread income, lower risk <ul style="list-style-type: none"> • Increased market exposure to spread risk • Regular cashflow 	Risk minimisation <ul style="list-style-type: none"> • Lowest Risk • Participation in potential late-year market lifts • Regular cashflow up until next harvest 	Flexibility and control <ul style="list-style-type: none"> • Still get the averaging effect over 4 weeks or up to 10 months. • Decide how much grain to sell each month • Ultimate cash flow flexibility with loan options 	Post Harvest Program <ul style="list-style-type: none"> • Regular cashflow • Increased time to make your grain marketing decision • Exposure to northern hemisphere weather volatility
MONTHS OF MARKET EXPOSURE	1-8 weeks (Date of delivery determines your sales period)	2 months January – February (50% of total tonnage sold per month)	5 months January – May (20% of total tonnage sold per month)	10 months January – October (10% of total tonnage sold per month)	Flexible Work with your Account Manager to decide how much and when to sell (You determine grain % allocation)	4 Months March - June (25% of total tonnage sold per month)
GRAIN DELIVERED BY	21 December	End of harvest	End of harvest	End of harvest	Sept 30th	Early March
PAYMENT OPTIONS	Advance: Paid in 3 business days with the balance on 15th January Deferred: Payment in July	Advance: Paid in 3 business days with the balance paid March 15th Monthly: Paid on 15th of February and March Deferred: Payment in July	Advance: Paid in 3 business days with the balance paid June 15th Monthly: February 15th through to June 15th each month Deferred: Payment in July	Advance: Paid in 3 business days with the balance paid November 15th Monthly: February 15th through to November 15th each month Deferred: Payment in July (Resumes monthly payments August)	Monthly: Paid on 15th following the month of your sales Deferred: Payment in July Loan: Loan against grain (unsold); Up to approx 50%; can be drawn down incrementally	Advance: Paid in 3 business days with the balance paid July 15th Monthly: April 15th through to July 15th each month Deferred: Payment in July
FEES	2.5% administration and management fee* with \$5.9/tonne min for wheat and barley; \$7.9/tonne flat fee for canola Advance Fee \$0/MT Paid on behalf of grower (deducted from payments): <ul style="list-style-type: none"> • Storage and Handling fees • End point royalties • DAFF and other levies • Receival fees *of port price, not FOB	2.5% administration and management fee* with \$5.9/tonne min for wheat and barley; \$7.9/tonne flat fee for canola Advance Fee Please contact Agfarm for fees Paid on behalf of grower (deducted from payments): <ul style="list-style-type: none"> • Storage and Handling fees • End point royalties • DAFF and other levies • Receival fees *of port price, not FOB	2.5% administration and management fee* with \$5.9/tonne min for wheat and barley; \$7.9/tonne flat fee for canola Advance Fee Please contact Agfarm for fees Paid on behalf of grower (deducted from payments): <ul style="list-style-type: none"> • Storage and Handling fees • End point royalties • DAFF and other levies • Receival fees *of port price, not FOB	2.5% administration and management fee* with \$5.9/tonne min for wheat and barley; \$7.9/tonne flat fee for canola Advance Fee Please contact Agfarm for fees Paid on behalf of grower (deducted from payments): <ul style="list-style-type: none"> • Storage and Handling fees • End point royalties • DAFF and other levies • Receival fees *of port price, not FOB	2.5% administration and management fee* with \$5.9/tonne min for wheat and barley; \$7.9/tonne flat fee for canola Advance Fee Please contact Agfarm for fees Paid on behalf of grower (deducted from payments): <ul style="list-style-type: none"> • Storage and Handling fees • End point royalties • DAFF and other levies • Receival fees *of port price, not FOB	2.5% administration and management fee* with \$5.9/tonne min for wheat and barley; \$7.9/tonne flat fee for canola Advance Fee Please contact Agfarm for fees Paid on behalf of grower (deducted from payments): <ul style="list-style-type: none"> • Storage and Handling fees • End point royalties • DAFF and other levies • Receival fees *of port price, not FOB
CONTRACTS	Not required	Not required Available upon request	Not required Available upon request	Not required Available upon request	Contract required Must call Agfarm: 1300 243 276	Not required Available upon request

Why not choose a few different programs? That way, you can spread your risk, and optimise your cash flow.