

Spring ahead of the pack with Spring Starter

AWB's innovative pre-harvest pool.



2016/17 AWB Spring Starter Payment & Finance Options and Guaranteed Payment Dates

The flexibility of choosing your own payment & finance option

AWB Spring Starter gives you the flexibility of choosing the best combination of cash-flow and proceeds to meet your needs

		Sep 16	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	Jun 17	Jul 17
Scheduled Payment	Cumulative %	Harvest Payment				1st Dist.		2nd Dist.		Final Dist.		
Distribution	Cash Flow						40% - 50%				100%	
	Proceeds					100%						
Deferred Distribution	Cash Flow											100%
	Proceeds											100%
Harvest Loan NEW IN 2016/17	Cash Flow				85%*						100%	
	Proceeds					100%						
	Repayment						40% - 50%				100%	
Flexi Loan	Cash Flow				85%**							100%
	Proceeds											100%
	Repayment											100%
Production Advance***	Cash Flow		\$100 / Tonne									
	Proceeds		\$100 / Tonne									
	Repayment					Pool payment reduced by \$100/Tonne						

Note: Unless otherwise indicated, cash flow percentages reflect a cumulative percentage of the EPR. Costs are deducted from payments, however the timing and percentage deducted per payment is dependent on the payment choice. Please use the AWB Estimated Silo Returns Calculator for further detail.

* 85% of EPR published at contracting less site costs paid within 7 business days from delivery.

** 85% of EPR published at contracting less site costs provided as a credit limit available within 7 business days from delivery.

*** Access to the Production Advance program of up to \$100 per tonne, subject to approval, terms and conditions and eligibility criteria.

The security of Guaranteed Payment Dates

Three guaranteed payment dates throughout the year make it easier to manage cash flow.

Month	Distribution	Deferred Distribution
February	Tuesday 28 February 2017	
June	Friday 30 June 2017	
July		Friday 14 July 2017

Our guarantee is for the date of the payment only. To the extent that a payment is not made by the guaranteed time, AWB offers to pay farmers interest at the rate of 18% per annum for each day that the payment is delayed. Payment amounts are estimates only and not guarantees as we do not want to limit pricing opportunities.