

# AWB Spring Starter



## 2017/18 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 17          | Oct 17        | Nov 17 | Dec 17 | Jan 18    | Feb 18                              | Mar 18    | Apr 18 | May 18      | Jun 18 | Jul 18 |
|-----------------------|--------------|-----------------|---------------|--------|--------|-----------|-------------------------------------|-----------|--------|-------------|--------|--------|
| 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          | 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 '18 | Wednesday 28 <sup>th</sup> February 2018 |                                   |
| June '18     | Friday 29 <sup>th</sup> June 2018        |                                   |
| July '18     |  | Friday 13 <sup>th</sup> July 2018 |

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.