

GRAIN ADVANCE

OFFERS UPFRONT CASH FLOW TO CAPITALISE ON FUTURE PRICING OPPORTUNITIES – FLEXIBILITY OF PRICING GRAIN

OVERVIEW

- Growers are provided with a 75% advance on their grain, based on the best price available on the day
- The grower then has up to 180 days to lock in the grain price payment



HOW IT WORKS

- Growers retain the flexibility to sell the grain when they choose during that period, allowing them to capture price increase opportunities.
- Grain is transferred via loadnet to Winspear Grain Services (WGS), where it is held until the contract is completed or expired.
- Once the tonnes have been received, WGS advances 75% of the agreed price for that commodity and grade less costs - CBH freight, end point royalties (EPR), finance and management fee.

RISKS

- Final payment exposed to price movements.
- Stop loss trigger.

PAYMENT TERMS

- Advance 7 DEOW
- Final Payment: 21 DEOW from final pricing contract, expiry date or stop loss trigger

FEES

- Management Fee \$5.00 MT
- Carry Fee \$2.00 MT per month

ADDITIONAL INFORMATION

- All FIS Commodities (min 100mt)
- Product automatically expires after 180 days and final price payment determined at that time.
- Growers must transfer grain to Winspear Grain Services before the advance can be processed and paid. This is via a grower-to-grower transfer within CBH Loadnet portal. Tonnes will be sold from WGS (grower loadnet account) to the buyer as grower tonnes. If the track market is available, tonnes can also be nominated to WA Grain Merchants (Merchant loadnet account).

To take advantage of this important risk management tool contact your GBA broker.

**NO GROWER TOO SMALL.
NO GROWER TOO BIG.**

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