

### Agricultural Finance Advisers 24/7



### 1.50%

### 2.80%

-1.50%



- Margin + Base = Total
- 1.50% + 4.85% = 6.35%

2.80% + 2.15% = 4.95%

-1.50% + 7.16% = 5.66%



# 2.15%



#### <u>Current: 3.40% + 3.40% = 6.80% 3 yrs</u>

a) 2.69% + 2.75% + 0.10% = 5.54% 3 yrs

b) 2.78% + .80% + 1.15% + .50% = 5.23% 3 yrs

c) 3.58% + 1.35% = 4.93% 15 yrs

d) 2.32% + 2.68% = 5.00% 10 yrs



#### Case Study

#### \$2,200,000 total debt

Current bank

6.80% \$0 fees \$149,500 New bank 4.93% \$4,750 fees \$113,250

#### **Annual saving = \$36,250**



#### "My manager is a good bloke"





Current 'mate' \$149,500 pa

New 'mate' \$113,250 pa



## Presenting your Information

- Information farmers present to their bank:
  - Assets & Liabilities
  - Cashflow forecast
  - Financials

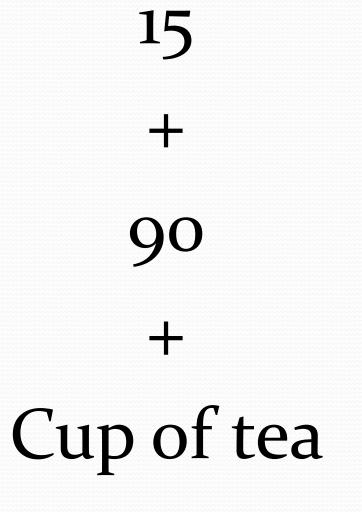
• What about the other 10 key pieces of information

#### YOU ONLY GET ONE CHANCE!











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