



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%**

Current: 3.40% + 3.40% = 6.80% 3 yrs

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!**





15

+

90

+

Cup of tea

Ian Robinson - 0448 697 674

Brad Sewell - 0427 390 016

[www.robinsonsewell.com.au](http://www.robinsonsewell.com.au)