



Advance Plus provides growers with secure payment of cash-flow upfront whilst maintaining control over when the grain is marketed. Growers receive 75% of the value of the grain at harvest, the grain will then be sold at the grower's request to debtor insured counterparties, post-harvest. This program gives growers a cash advance at harvest, plus the benefit of marketing their grain over time with the expertise of Market Check's Strategy and Agency teams.

Key Benefits

- Accessing cash flow at harvest
- Ability to hold the grain post-harvest
- Delay the grain marketing decision post-harvest
- Market Check will assist in monitoring price risk
- Access wholesale markets via the Grain Agency team
- Regular market updates and opportunities
- Guaranteed payment security with credit insurance protecting 90% your returns.
- Access to Market Checks 20+ years of experience.

Strategy & Duration

The grain marketing strategy and duration is up to the grower with assistance from Market Check's Grain Agency team. 75% of the value of the grain is paid at harvest, the farmer then has until the end of the marketing year (30th of September) to sell the grain. If the market falls 20% below the price at time of contracting, the grain will be sold to cover the debt and prevent further downside risk.

Individual Returns

Your returns are determined by the selling window you decide to market your grain into, although the Market Check team will assist with regular market updates and strategic advice post-harvest.

Fees

A\$4.50/mt which includes A\$2.00/mt for administration and A\$2.50/mt for Grain Agency. Monthly carry fees will include storage and interest, to be determined at time of contracting.

Payment Terms

75% of the value of the grain advanced and paid on either the 15th or 30th Nov; 15th or 31st Dec; 15th or the 31st Jan. The remaining equity will be paid within 7 days from the sale and transfer of any residual stock.