



DELIVERING BETTER RESULTS FOR NSW GROWERS

Southern Ag Grain, a joint venture between Southern Agventure and Emerald Group Australia, is a local grain marketing company formed to maximise returns for growers in southern NSW.

It's a mix of understanding, knowledge, fresh ideas, diligence and commitment that defines the Southern Ag Grain approach.

PRODUCTS THAT MINIMISE RISK AND MAXIMISE RETURNS

We are committed to providing flexible and innovative grain marketing products that help you to minimise risk and maximise returns. Products include fixed price contracts, price-later contracts, buybacks and managed pools. All products are available for wheat, barley, canola and sorghum. We also offer premiums for wheat quality with full increments paid for wheat protein, screenings, moisture and test weight.

FINANCIALLY SECURE

We understand you need to know if we can pay for your grain. We can. Emerald, our joint venture partner, has significant funding arrangements with ANZ, Westpac and NAB. Our stringent credit and risk management practices are central to our business, just as guaranteed cash flow is central to your business.

LOCAL REPRESENTATION

We are committed to you, the NSW southern region and to understanding your needs. To complement our local team, through our joint venture partners we also have associated offices throughout the country including Ballarat, Horsham, Goondiwindi, Port Lincoln, Geraldton, Narrogin, Esperance, Perth and Melbourne.

EXPERIENCE THAT DELIVERS RESULTS

Through our joint venture partner Emerald, we have a team of senior grain marketers, commodity administration, logistics and corporate administration people who are recognised leaders in their field. The team's significant experience - in domestic and international commodity markets, futures and primary production - means that we are working together to consistently provide you with competitive returns and innovative solutions.

OUR VALUES

Integrity, commitment and innovation are inherent in everything we do. We:

- act with the utmost integrity at all times
- are committed to providing the best level of service a grower can experience in the Australian grain market
- support entrepreneurial thinking and innovation.

We recognise that experience counts for little without a real understanding of needs and dynamics. Southern Agventure is a local grower company established specifically to identify and develop local business opportunities, for the benefits of growers in southern NSW. This combination of local knowledge and national strength is unique and guarantees your interests are the top priority when dealing with Southern Ag Grain.

A FOCUS ON FARMERS

Southern Ag Grain was formed for farmers by farmers together with Emerald, which was itself founded on the premise that the focus should be on servicing the farmer as the customer. With this in mind, you can be assured that our focus is on maximising returns for our customer, the southern NSW farmer.

OUR PARTNERS

EMERALD

Emerald Group Australia Pty Ltd is a leading Australian grain marketing company, offering a range of products to assist growers to maximise returns and manage grain market risks. Emerald offers pool and fixed price marketing alternatives and continues to develop products that meet the needs of its grower customers. Emerald's philosophy of working directly with growers and grower organisations has seen the development and maintenance of partnerships and alliances with grower groups across Australia.

Joint ventures have been developed with grower group Southern Quality Produce Co-operative in the Western and Wimmera districts of Victoria, and EP Grain with farmer-owned company Free Eyre Limited, on the South Australian Eyre Peninsula. In Western Australia, where Emerald is one of the major marketers, strong alliances exist with WAFarmers and Ravensdown United Farmer Co-operative.

SOUTHERN AGVENTURE

Southern Agventure, a local southern NSW grower group, was formed in 2009, with the aim of adding value to local production. Southern Agventure's goal is to secure the profitability of farm businesses and rural communities. Southern Agventure aims to provide a structure that will bring together like-minded farmers and producers to take advantage of future grain marketing opportunities by working for common goals and markets.



OUR PRODUCTS

PRODUCT	LOCATION	REGION	PRODUCT DESCRIPTIONS
FIXED PRICE CONTRACTS	Wheat, barley, canola and sorghum	All major receival points plus selected private stores	<ul style="list-style-type: none"> • Price stability • Range of multi and fixed grades • 30 day payment terms
EX FARM PRICING	Wheat, barley and sorghum	Either ex farm or delivery into consumer or container packer	<ul style="list-style-type: none"> • Range of delivery options • Milling and feed grains • 30 day payment terms • Option for deferred pool deliveries
REGIONAL POOLS	Wheat, barley, canola and sorghum	All major receival points plus selected private stores	<ul style="list-style-type: none"> • Pricing risk and opportunity over time • Full range of payment options - loans, advances, distributions and deferred payments • Maximise regional domestic and export basis in pool pricing • Capture national arbitrage opportunities • Ex farm opportunities
PRICE LATER CONTRACTS	Wheat, barley, canola and sorghum	All major receival points plus selected private stores and ex farm	<ul style="list-style-type: none"> • Ability to deliver and price later • Pricing in up to four tranches • Competitive finance • Easy harvest logistics
BUYBACK	Wheat, barley, canola and sorghum		<ul style="list-style-type: none"> • Available on all Southern Ag Grain pools • Ability to exit the pool and take equity in cash • Cash-flow flexibility and certainty • Paid within 7 days
UNDERWRITING	Wheat, barley, canola and sorghum	Nationally	<ul style="list-style-type: none"> • First payment or loan locked in as a non-recourse payment for financial security
FUTURES AND OPTIONS PRODUCTS, BASIS CONTRACTS	Wheat, barley and sorghum	Selected zones and selected customers	<ul style="list-style-type: none"> • Options and futures-linked products • Based on ASX grain futures • No margin calls • Flexibility - basis contracts, options-based pricing • Ability to switch to physical delivery or cash settlement available

FULLY ACCREDITED

Southern Ag Grain has full market access via Emerald, our joint venture partner. Emerald holds an Australian Financial Services License. Emerald also holds a Wheat Export Authority (WEA) licence for the export of bulk wheat as well as a licence for the export of bulk barley from South Australia by ESCOSA.

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