



Introducing Fonterra GroPlan

OUR INVESTMENT IN YOUR FARM BUSINESS

Business growth is a goal for many Suppliers, but too often the realities of managing cashflow and on-farm costs get in the way. So we've created Fonterra GroPlan. It's a flexible investment program to help you grow your milk production and improve your bottom line. It's all part of our commitment to help make Fonterra Suppliers the most profitable in Australia.

GroPlan is like an ongoing partnership; together we'll design a business growth plan for your farm and set some milk production targets. Then Fonterra will provide financial support to help you achieve them.

WHAT ARE THE BENEFITS?

Fonterra GroPlan will give you the confidence to make a plan for growth and follow through with it. The program also delivers these practical benefits:

- Freedom to choose the type of growth plan that suits your farm and the time period you wish to achieve it in.
- Flexibility. If your milk production growth target is not reached initially, a three year extension of contract and more business support is available.
- Variable investment options, with lump sum, periodic or monthly top ups available to suit your growth plans.
- Increased ability to budget and manage your farm business over the seasons.
- Provides more certainty to your bank and helps you to better manage debt.



Fonterra GroPlan
Committing to **your** business growth.

**Bonlac
Supply Company**


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THE GROPLAN PROCESS

We know that growth isn't easy. It takes time, effort and money, so here's how the Fonterra GroPlan will support you to achieve long-term, sustainable growth for your farm business.



1: GET IN TOUCH

To get the ball rolling, contact your Area Manager and make a time to sit down and talk it through.



2: IDENTIFY POTENTIAL

Together we'll look at your growth opportunities. Whether it's pasture management, increased storage capacity, extra labour, or simply easing your cashflow.



3: DESIGN PLAN

Your Area Manager and/or SupportCrew Specialist will help to design a business plan that fits your farm and your milk production growth goals.



4: SET TARGETS

Together we'll agree on your goals and a timeframe to achieve them. Then we'll let you know the amount we can contribute.



5: PLAN APPROVAL

Then the GroPlan team will assess your business plan. If it's approved you can sign up and start to receive the first payments.



6: QUARTERLY SUPPORT

Every quarter we'll check in to see how your growth plan is progressing and offer some support.

NEXT STEPS

Helping you to achieve your growth goals, means we'll achieve ours. So whether it's a one-off investment, a capital works project or just some help with your monthly interest payments we're ready to support you.

To get started on a GroPlan for your farm business, contact your Area Manager or call us on **1800 266 674**.

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