



# STOCKCO

STRATEGIC AGRIFINANCE



## NEW CLIENT PACK

100% LIVESTOCK FUNDING SOLUTIONS

# STOCKCO FINISHING FINANCE PROCESS

As a general rule the StockCo Finishing facilities operate as follows:

1. Over-arching credit limit is put in place supported by Master Livestock Agreement.
2. You select livestock to purchase and arrange for the invoice to be sent to StockCo for payment.

For cattle, we will confirm each NLIS number is listed on the correct PIC prior to settling the invoice.

For sheep, StockCo is to be the only non-bank financier.

3. Each mob/line will have an agreed target date for sale and target end weight.
4. When Livestock is sold proceeds are paid directly to StockCo.
5. For cattle sold, we will match sales to specific lines purchased where possible by NLIS tag matching.
6. StockCo deducts the purchase price and finance charges with the balance of the proceeds being paid to you within 24 hours of receipt by StockCo.
7. Payments will be accompanied by a detailed performance summary and relevant transaction details.

# STOCKCO FINISHING FINANCE APPLICATION PROCESS

The application process typically works in two stages.

## **Stage One**

This is an initial assessment aimed at understanding your financial position and what your requirements are. To complete this stage we require you to provide us with:

- Completed Application Form / Privacy Act Declaration
- Current Statement of Position
- Completed Farm and Livestock Summary
- Last two years Financial Statements
- Your ideal funding requirements / proposition

## **Stage Two**

The purpose of this stage is to fully understand your business and your farming background.

It involves a farm visit to assess your operation first hand and gives us the opportunity to explain our finance solutions to you in further detail answering any questions you may have.

We may also request additional information at this point such as historical kill results or cashflow forecasts.

At the end of this process a credit assessment will be provided to our internal credit team. Typically speaking they will turn the credit decision around within 24 hours. This is followed by an offer letter confirming the deal and security structure.

On the assumption that both parties wish to continue, and the deal is accepted, the Master Documentation will be prepared by StockCo and sent to you. In order to complete the documentation, we will require:

- Certified photo ID of the applicants and guarantors (if applicable)
- Certified Trust or Partnership Deeds (if applicable)

Supporting the Master Livestock Agreement and Guarantee(s) will be:

- 3rd party access to your PIC (MLA form) so that StockCo can confirm that the RFID numbers of any cattle financed are on your PIC
- Landlord, Agistment or Feedlot Acknowledgement (may be applicable if livestock is on leased land, on agistment or being customfed)
- Standard Trustee certificate (as applicable).

**GENERAL INFORMATION:**

<b>Legal name of entity entering the transaction with StockCo</b>	(i.e.)Company, Trust, Partnership, Individual		
<b>ACN</b>		<b>ABN</b>	
<b>Postal Address</b>			
<b>Physical address of the Farm and PIC</b>	(i.e.)Address PIC		
<b>Entity which owns farming property</b>	(i.e.)Company, Trust, Partnership, Individual		
<b>Accountant Details</b>	(i.e.)AccountantName Firm		

**CONTACT DETAILS OF INDIVIDUAL(S) / DIRECTORS / TRUSTEES / PARTNERS:**

<b>Legal Name (1st)</b>	(first) (middle) (surname) (date of birth)		
<b>Legal Name (2nd)</b>	(first) (middle) (surname) (date of birth)		
<b>Phone</b>		<b>Fax</b>	
<b>Email</b>		<b>Mobile</b>	
<b>ABN (If applicable)</b>	1 <sup>st</sup>	2 <sup>nd</sup>	

**ADDITIONAL INFORMATION**

**Please provide:**

- For each **Individual/Director/Trustee** a certified copy of drivers licence
- A certified copy of the Trust Deed or Partnership Deed
- All ABN's for Individuals, Trust and/or Partnerships

**PRIVACY ACT DECLARATION**

I/We acknowledge that certain items of credit information about me/us contained in this application might be disclosed to a credit reporting body in accordance with the provisions of the Privacy Act 1988 (Cth).

I/we authorise StockCo AgriCapital Pty Limited (ACN 604 825 747) and its related entities (**StockCo Australia**) to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting body, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/we consent to StockCo Australia obtaining a credit report about me/us from a credit reporting body. This credit report might contain information about me/us, including default information (min \$150.00 and 60 days overdue). Without limiting the foregoing:

- If StockCo Australia considers it relevant to assess my/our application for personal credit, I/we agree to StockCo Australia obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.
- If StockCo Australia considers it relevant to assessing my/our application for commercial credit, I/we agree to StockCo Australia obtaining from a credit reporting body a credit report containing personal credit information about me/us in relation to any nominated commercial credit provider.
- By signing this declaration, I/we specifically agree that StockCo Australia may request information from a credit reporting body, and obtain information from credit providers for any purpose that StockCo Australia considers relevant. Without limiting the foregoing, I/we agree that StockCo may request, use and disclose credit information for the following purposes:
  - \* To assess an application by me/us for credit.
  - \* To assess an offer by me/us to act as a guarantor.
  - \* To assist me/us avoid defaulting on my/our credit obligations.
  - \* To notify other credit providers of a default by me/us.
  - \* To assess my/our creditworthiness.

I/we authorise StockCo Australia to contact my accountant to obtain a copy of the last set of financial accounts for my/our entity(s). I/we authorise StockCo Australia to provide relevant account information, including ongoing account compliance information about my/our StockCo Australia account to agents that StockCo Australia engages to manage and oversee client accounts, such as brokers and referral agents ("StockCo Agents").

I/we authorise StockCo Agents to disclose to StockCo Australia my/our personal and credit information currently held by StockCo Agents and any information that they subsequently collect about me/us, including but not limited to property details, contact information, financial details, historical account information and ongoing account compliance information.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

By signing this Privacy Consent, I/we confirm that StockCo Australia has made their Privacy Policy available to me/us by their website and email upon request and that StockCo Agents have made their Privacy Policy available to me/us by email upon request. I/we acknowledge that the collection, use and disclosure of my/our personal and credit information by StockCo Australia and StockCo Agents will be governed by this Declaration and the terms of their respective Privacy Policies. I/we have read StockCo Australia's and StockCo Agents Privacy Policies and agree to be bound by their terms.

**Note: All individual Borrowers and Guarantors MUST sign this Declaration**

**Signature 1:** .....

**Print Name:** ..... **Date:**.....

**Signature 2:** .....

**Print Name:** ..... **Date:**.....

**Signature 3:** .....

**Print Name:** ..... **Date:**.....

## Farm and Livestock Summary

### Farm Details

Size  ha/acre

Stock Units

Area Owned  ha/acre

Area Leased  ha/acre

### Stock Details

Breeding Numbers (Winter)

Breeding Ewes

Breeding Cows

### Trading Stock Annually

	No. Head	Ave DWT/head
Lamb	<input type="text"/>	<input type="text"/> kg

Steer/Heifer	<input type="text"/>	<input type="text"/> kg
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Bull	<input type="text"/>	<input type="text"/> kg
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## Stock Finance Requirements

	Proposed Trade 1	Proposed Trade 2
Stock Type and number; Purchase Period; Purchase Price & Weight; Weight gain; Term; Sale Price & Weight; Target Markets;		

**Statement of Assets and Liabilities For:**

**Assets**

**Bank Accounts / Investments / Business Assets**

Cash in bank / Term Investments	\$
Shares	\$
Trade Debtors	\$
	\$
	\$
	\$

**Property Details**

Real estate property owned	( ha )	Est. Mkt Value
		\$
		\$
		\$
		\$
		\$

**Livestock**

Type	# hd	\$/ head	Total value
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

**Plant & Machinery / Vehicles**

Machinery type	Est. Mkt Value
	\$
	\$
	\$
	\$
Bulk amount - unencumbered	\$

**Other Assets**

	\$
	\$
	\$
	\$
	\$

**Total Assets**      \$

I / We certify this is a true and correct record and understand that StockCo is relying upon this information in deciding to enter into financial arrangements with us.

Signed .....Dated.....

**Liabilities**

**Bank Details / Business Liabilities**

	Amount owing
Overdrafts/ Personal Loans	\$
Credit Cards / Store Cards	\$
Trade Creditors	\$
Tax Due	\$
	\$
	\$

**Property Mortgages**

Mortgage to:	Amount owing
	\$
	\$
	\$
	\$
	\$

**Stock Security**

Secured to:	Amount owing
	\$
	\$
	\$
	\$
	\$
	\$
	\$

**Plant & Machinery / Vehicles HP or Leased**

H/P or Lease company	Amount owing
	\$
	\$
	\$
	\$
	\$
	\$

**Other Liabilities**

	\$
	\$
	\$
	\$
	\$

**Total Liabilities**      \$

**Equity**      \$