

# FRAM FARMERS

GREAT BRITISH FARMERS CO-OPERATING



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Fram Farmers is a true farmer-owned cooperative, continuing to keep the farmer at its heart, as it has done for over 60 years. We provide a professional and reliable service based on trust, transparency and partnership.

Our head office is based in Framlingham, in the heart of the Suffolk countryside. From here, we provide the purchasing, crop marketing and administrative function for over 1400 farming businesses across the UK. We act as an extension to your farm office, with industry professionals procuring and marketing your core agricultural inputs and outputs on your behalf.

We are committed to supporting arable and livestock businesses throughout the country, from large scale operations to smaller family-run farms. Our focus is to provide each member with reliable service, consistent value and expert advice all year around.

Our long-established partnerships with national, regional and local suppliers and consultants guarantee the best service for our members. These relationships allow us to plan and aggregate members' requirements to ensure availability alongside competitive prices and terms.

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# WHY JOIN US

We stand side-by-side with farmers nationwide, purchasing farm inputs, marketing crops and acting as an extension to your farm office. Our teams provide independent advice and market leading expertise, enabling you to make the best purchasing, trading and administrative decisions for your business.

## EXCLUSIVE PRICES AND DISCOUNTS

We negotiate on behalf of our members to attract the best prices and terms on an extensive range of products and services from both national and local suppliers.

## TIME SAVING AND CONVENIENCE

We save our members time by acting on their behalf, including maintaining excellent relationships with our extensive range of suppliers, using our negotiation power in our members' favour, as well as managing the administration of invoices.

## TRUSTED ADVISORS

We offer market-leading, independent advice for our members to help reduce costs, keeping abreast of fast-moving markets, enabling best business decisions and value for money.

# FRAM FARMERS THE EXTRA MEMBER IN YOUR TEAM



Crop Inputs



Accounts and Administration



Livestock and Animal Health



Crop Marketing



Building Materials



Fuel and Machinery



Business Services



Framtrade

**Expert knowledge, advice, and exclusive deals delivered efficiently and conveniently to your business**

*"Fram Farmers takes the hassle out of purchasing, so that I can focus on other important issues. I can simply order online or call the office, and I know it will be dealt with." Ed Ford, Essex*



# CROP INPUTS

We negotiate prices on everything you need for your business, including fertiliser, seed and crop protection.

## CROP PROTECTION

Our BASIS qualified industry experts are also experienced in the agricultural supply chain. We work closely with independent agronomists to share information about growing conditions and spray programmes, therefore allowing us to plan and negotiate for our members accordingly. We run annual NRoSO training programmes and seasonal technical briefings for BASIS qualified members and agronomy groups.

## FERTILISER

Our FACTS qualified industry experts make the decision process easier by forward-planning fertiliser requirements and advising on the best time to buy. We have direct accounts with key manufacturers and suppliers that enable us to offer the full range of solid and liquid fertiliser products.

Every year we run two fertiliser pools for five key products to help minimise the risk of price inflation and ease potential financial pressures on cash flow.

## SEED

Our dedicated team maintains long-standing relationships with suppliers, breeders and industry experts to ensure access to the full portfolio of seed varieties, including:

- C1 and C2 certified cereals, oilseeds and pulses (including linseed, rye and triticale)
- Vegetable seed
- Maize
- Grass seed (intensive, meadow, lawn etc.)
- Stewardship mixes
- Trees, shrubs, hedging plants (including guards and stakes)
- Gamecover crops
- Catch and cover crops
- Seed cleaning contracts

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*“Each year we buy 30 to 40 tonnes of combinable crop seed through the cooperative, including most of our spring seed. We trust Fram Farmers to give completely honest, independent advice and secure the best prices.”*

**Tom Stevenson, Essex**

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# CROP MARKETING

We provide a complete marketing service for all members' combinable crops, both on a conventional ex-farm basis or through our pool marketing schemes.



## ADM AND FRAM FARMERS

Fram Farmers has had a successful alliance with ADM for over ten years, giving us an inside track on global trends, world stocks, yields, tonnages traded and market requirements. Administration and logistics are handled by us, ensuring prompt and reliable payment, together with a friendly and personal service.



## SECURITY

In addition to our strong balance sheet, we operate a risk-free trading strategy and all sales are covered by credit insurance.

## POOL MARKETING

Pool marketing provides a simple, safe method of marketing grain, generating consistently above-average returns without the inherent risks of 'spot' selling.

Our pools provide an opportunity to add value through quality premiums with a choice of payment dates, access to advance payments at favourable rates, credit insurance on sales, storage options and flexible haulage arrangements.

The pools sale strategy is determined by the pool committee which consists of Fram Farmers staff and directors, together with senior traders from ADM Agriculture. This ensures that we have the best of both worlds – industry leading global market information, combined with the stewardship and good governance of farmer members.

## SUPPLY CONTRACTS

We offer a range of forward pricing options for various grades of wheat, malting barley, oats, pulses, and oilseeds, maximising premium opportunities.

## CONVENTIONAL EX-FARM TRADING

We also offer competitive prices on a conventional ex-farm trading basis, backed up by regular independent market information.

# LIVESTOCK AND ANIMAL HEALTH

Our qualified specialists purchase an extensive list of livestock products for dairy and beef cattle, sheep, pigs and poultry, as well as horses and companion animals.



## FEED AND FEED GROUPS

Our trading and commodity team are constantly monitoring and analysing markets, purchasing raw materials, blends, compound feeds, minerals and fats, assisting our members with purchasing decisions and guidance on strategic planning and risk management strategies.

Pooling members' tonnage, we facilitate compounds and blend groups in regional areas for set periods, reducing the risk of price volatility to secure maximum savings. We also work alongside our members' nutritionists, ensuring best cost returns.

We have long-standing direct accounts with key manufacturers and suppliers that enable us to offer excellent prices and a full range of products.

Our team has long adhered to Universal Feed Assurance Scheme (UFAS) regulations and became fully accredited in 2020.

## ANIMAL HEALTH PRODUCTS

We source and work closely with suppliers who provide excellent customer service and competitively priced animal health products.

We have R-SQP qualified staff who work hand-in-hand with our members' veterinary partners to ensure their livestock receive the products they need at competitive prices.

We run a Pig Medicine Group, where members benefit from substantial savings on annual health products by pooling their requirements with other pig producers. Our members see savings on average of 30% on inputs every year.

Following an audit in 2020 by the Veterinary Medicines Directorate (VMD) Fram Farmers is an approved distributor of medicated feedstuffs and premixes.

## LIVESTOCK EQUIPMENT

We work with a large network of suppliers and negotiate exclusive discounts on livestock supplies, equipment and services.

Our members benefit from:

- AI breeding supplies
- Dairy chemicals and consumables
- Bedding
- Veterinary services and products
- Milk recording
- Silage inoculants
- Animal health and livestock sundries
- Ear tag ordering and replacements

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*"A large percentage of our turnover with Fram Farmers is feed, and we achieve at least a 10% saving on the price we would otherwise be paying elsewhere. We spend over £200,000 on feed each year, so the savings really stack up."*

**William Blackburn, Cheshire**

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# GENERAL FARMING INPUTS

## MACHINERY

Our Machinery team has a wealth of knowledge and contacts, built up over nearly 50 years in the industry. Our network of manufacturer and dealer contacts enables us to offer unbiased advice on purchasing and maintaining your machinery.

Members can benefit from rebates on new machinery purchases and exclusive discounts on machinery hire, vehicle fleet schemes and parts.



## SUBSTANTIAL REBATES

Our members received £150,000 in machinery rebates last year. Every penny negotiated in machinery and hire rebates goes back to our members.

## MACHINERY PARTNERSHIPS

We partner with all of the UK's leading machinery brands, including: Case IH, Amazone, Spearhead Machinery, Weaving, Strimech, Wessex, Votex, GRIMME, Trelleborg and all main agricultural dealerships, where members have preferential terms on parts and consumables.

## VEHICLE SCHEMES

We partner with most of the UK's leading vehicle brands: Land Rover, Ford, Mitsubishi, Nissan, Toyota, Audi, Volkswagen, Vauxhall, Seat and Honda. Fleet terms are available on a wide range of vehicles, allowing members to achieve savings that can run into the £1000s.

## WEARING PARTS

Fram Farmers maintains partnerships with the leading dealers and parts suppliers, providing genuine and non-genuine parts.

## ONLINE PARTS STORE

In partnership with Europe's leading online parts supplier Kramp and MDT, our online parts store provides access to over 550,000 parts and consumables at competitive prices delivered direct to the farm, which is exclusive for Fram Farmers members.

## FRAM HIRE

We have an extensive portfolio of suppliers in both agriculture and plant who provide exclusive, short and long term contracts, coupled with members' ability to add it to their Fram account.



*"I find the Fram Farmers Online Parts Store invaluable to my business. It allows 24/7 parts checking and ordering, often next day delivery and great value."*

**Matt Redman, Cambridgeshire**

## FUEL

We have established relationships with industry specialists who provide us with up-to-date information on products and trends. We can purchase any required quantity of fuel within our network of national and regional suppliers. This partnership allows us to negotiate prices, terms and forward-buying contracts for up to 2 years on the following:

- EN590 Diesel
- Derv
- Kerosene heating oil
- GTL (Gas to liquid)
- Adblue

We buy 50 million litres of fuel and 1.1 million litres of AdBlue every year, giving us substantial buying power which allows us to negotiate competitive prices for our members.

## FUEL CARDS

Fram Farmers is in partnership with the UK's leading provider of fuel cards. This gives our members access to all leading brands, either for bulk purchase, or at supermarkets, saving up to 15p per litre.

Our experts have relationships with most nationwide fuel suppliers, enabling us to obtain exclusive pricing and monitor fluctuating markets.



## BUILDING MATERIALS

Our team has a combined total of 40 years' worth of knowledge and experience within the industry, and we have established relationships with an extensive network of over 200 local, regional and national suppliers.

We provide a 'one stop shop' for our members, as our team will source a number of quotes for your building material requirements to ensure we help to minimise costs. Fram Farmers will compare prices for almost anything - give a list of your project requirements to our team and they will compare a network of suppliers to get you the best available price, and arrange delivery on your behalf. Our supplier network is constantly developing and we can offer exclusive prices and discounts.

A variety of products includes the following and much more:

- Builders and plumbers merchants
- Steel
- Fencing
- Electrical
- Concrete and aggregates
- Drainage
- Kitchens and white goods
- Decorating
- Fuel and water tanks

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*"I have recently embarked on a major building project and I have been extremely satisfied with the service and knowledge of the Fram Building Materials team. I have evaluated the overall project costs and the savings delivered by Fram have been considerable."*

**Robert Baker, East Anglia**

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# BUSINESS SERVICES

Our team works closely with our electricity, telecoms, and renewable energy partners to provide you with convenient and beneficial services for your business.



## UTILITIES AND RENEWABLES

### ELECTRICITY

Our dedicated team offers unbiased guidance when purchasing and overseeing electricity. Using our combined purchasing power, alongside other farming co-operatives, we negotiate competitive unit rates for our members. The team also provides energy management advice by analysing members' usage data and presenting it in a way that is easy to understand. This enables us to advise on measures to improve the way energy is used and, ultimately, reduce our members' energy bills.

### RENEWABLE ENERGY PROJECTS

Our team of experts provides advice on, and supplies, renewable energy generation projects, such as solar, batteries, wind turbines, biomass boilers and air and ground source heat pumps. Fram Farmers provides exclusive rates for members, and partners with a range of carefully selected specialists, who have vast experience in supplying and managing systems in the agricultural industry. Our award-winning monitoring and maintenance partner will check members are getting the most out of solar systems by ensuring they are working to their full potential.

### WATER

We have negotiated fantastic terms with a national supplier of mains water and wastewater services who have vast experience in working with businesses in the agricultural industry across the country. We can switch your water supply, saving you money and the aggravation of dealing with suppliers.

### TELECOMS

Fram Farmers provides exclusive and competitive deals on mobile phone contracts, fixed landlines, and broadband, as well as providing solutions for poor broadband in rural areas. Our members have 24/7 access to an online portal that enables them, alongside the Fram Farmers team, to manage all telecommunication contracts in one place. Our team has direct access to providers to escalate enquiries without taking members' time.

# BUSINESS SERVICES

We provide specialist insurance solutions tailored to your business, and expert up-to-date grant advice.

## INSURANCE AND GRANTS ADVICE

### FRAM FARMERS INSURANCE SERVICES

Working with our expert insurance partner, we provide specialist, affordable, insurance solutions tailored to your business. To ensure all members receive a suitable level of cover, we conduct free on-site visits, giving you peace of mind. We offer bespoke insurance protection and risk management advice, tailored specifically to the agricultural sector:

- Farm combined, home and property owners
- Motor fleet, motor cars, commercial vehicles and agricultural vehicles
- Director's and officer's liability cover
- Engineering inspection
- Hail cover
- Livestock disease, including Bovine TB and Avian Influenza

### GRANT FUNDING ADVICE

Members have access to expert grant advice with a huge level of knowledge and experience at members' disposal. With an impressive track record of successful grant applications, the team can carry out applications on behalf of members.

With new grant schemes on the horizon, the team will keep members up-to-date with developments in the sector, so they are prepared for the launch of new, relevant schemes for future projects. We will also inform members of updates and changes to the Environmental Land Management Scheme (ELMs), so that they are fully aware of how the future of farm subsidies is being designed.

# ACCOUNTS AND PROFESSIONAL SERVICES

With over 100 years of combined accounting experience, we work as an extension to your farm office.

## SIMPLIFIED ADMINISTRATION

We process invoices and streamline bank payments on your behalf, giving members full access to invoices and statements via our online members' portal.

Our professional team of experts ensure that farm administration is kept as simple as possible. We consolidate all transactions placed through the group into monthly direct debits, helping to save members' time and valuable administration resources. Statements are sent to members electronically, together with a CSV file that can be imported straight into any accounts software package.

## FRAM FARMERS FINANCE

Fram Farmers Finance helps farming businesses overcome the inevitable capital demands and spikes in cash-flow, helping members avoid suppliers that may lock them into schemes that are restrictive or difficult to exit. Our members can improve their cash-flow position with:

**Input Loans:** funds can be used for agricultural input purchases made through your Fram Farmers account, which are then itemised on your monthly statement.

**Asset Finance:** in conjunction with Flexi-Funding, we partner with a FCA authorised credit broker and Hitachi Capital Business Finance. We can offer finance for a wide variety of agricultural assets and the full range of agricultural machinery.

## OXBURY BANK

We have connected our financial systems directly with Oxbury Bank which enables Fram members who are also Oxbury Bank customers to seamlessly pay Fram Farmers monthly statements from an Oxbury account should they wish.





# FRAMTRADE

**Framtrade Ltd is a wholly owned subsidiary of Fram Farmers.**

## **SPECIALISING IN:**

- Wholesalers and retailers of Calor bottled gas
- Retailers of liquid fuels
- Wholesalers and retailers of bird scaring equipment
- Bottled bulk gas and heating oil
- Energy brokerage

## **FRAMTRADE**

A retailer of both Calor and Avantigas bulk LPG, Framtrade has national accounts with both companies and is able to supply product all over the UK, currently selling 4 million litres of bulk lpg to its 1000+ customers per annum.

Framtrade is also a wholesaler and retailer of bird scaring equipment, currently stocking all Portek products and offering the collection of both bird-scaring rockets and banger ropes from its Framlingham depot.

## **FRAMGAS – CYLINDER GAS**

The bottled gas division of the business, and a strategic partner of Calor, Framgas currently wholesales and retails in excess of 20,000 cylinders of gas per annum. From its Framlingham base, it offers a daily delivery service with four liveried vehicles, delivering cylinders to most of Suffolk and South Norfolk. Framtrade is also able to offer gas cylinders across the UK, which would be serviced by other Calor depots.

## **FRAM FUELS - LIQUID FUELS: KEROSENE, GAS OIL AND DERV**

In addition to LPG, FramTrade can take and place orders for liquid fuels, and currently has in excess of 3,000 domestic and non-agricultural commercial customers making use of this facility. Last year it sold over 3.5 million litres of product.





**IN PARTNERSHIP WITH CASE-IH FOR OVER 20 YEARS**

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