



Smarter
procurement

Introducing Your AF

01603 881 881

info@af.farm

www.af.farm

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It's our business to save you time and money.

In business, it makes the world of difference to be in control of your costs.

For 30 years, AF has been working with farmers across the UK to secure better value for key costs of running their businesses. Now our combined buying power, from over 3,000 farmers, is being extended to even more farmers and to the wider fast-changing rural economy: making smarter procurement work for more.

Food production remains a key output for the countryside but farmers and other rural entrepreneurs are increasingly active in retail, leisure, hospitality, property development, livery and energy generation.

Use AF scale and strength
We use our size, strength and procurement expertise to negotiate great prices across a vast spectrum of business inputs.

Yes, we can get you all the basics to grow crops and rear livestock if that's what you need. But beyond seed or feed, or fertiliser or parts, we also procure over £400m a year of fuel, electricity, telecoms and building materials as well as a vast spectrum of other inputs your modern rural business needs to be sustainable and profitable.

Buy smarter
Whichever input you need – and whether you want to ask, discuss, benchmark, order online or draw on our knowledge - your AF procurement specialists are here to help.

What is 21st century procurement? It is expertise and insights, driven by technology, supported by our real-time market intelligence, with competitive pricing, practical advice and always delivered with brilliant service.

On your side
With AF you have an indispensable ally. Independent and unbiased, we take the worry, effort and time out of choosing and buying business essentials.

AF is a not-for-profit co-operative, owned by our Members all over the UK. We have a simple tier of annual Membership fees with clear, small service charges on categories of inputs at point of order.

AF: smarter procurement
As our Member, you have us working with you to achieve your business goals.

Discover all the ways you benefit from doing your procurement with us. We're here to help.

What is AF?

We are:

- A not-for-profit cooperative buying group
- Owned by our Members
- Truly independent
- An extension of your business
- All over the UK
- Dedicated to smarter procurement

“We joined AF six years ago and buy more and more through the co-operative. AF does all the ringing round to get quotes which saves us the time of doing it ourselves.

We get through a lot of fuel - heating oil as well as tractor diesel and white diesel. We know if we order through AF, we've already procured the best price. Even when we've done a little test ourselves, AF are always able to get better prices than we can.

Feed, fertiliser, machinery and we even procured vehicles through AF recently. Being part of a group, we benefit from a bulk discount because of the sheer quantity of orders AF are placing.

From an accounting point of view, we get one direct debit once a month with all the spend on it. There are a lot less transactions going through our accounts department which is saving them time as well.

So, AF works well. All round, everyone is benefiting, which is good. “

*Robert Childerhouse, Mulgrave Estate
15,000 acres with residential, commercial and agricultural properties, including 45 let farms.
North Yorkshire*



How does AF help with your procurement?

- Step 1** — You call or email AF HQ and tell our procurement specialists what you need
- Step 2** — AF team will get quotes and advice and email them to you
- Step 3** — Confirm which option you'd like to order
- Step 4** — Products delivered
- Step 5** — Receive your invoice in your monthly AF statement pack
- Step 6** — Pay for your purchases with one monthly direct debit



“Frankly, being able to use AF takes a weight off my mind. Done.

I used to work for General Electric. In that kind of business, you’re aiming for excellence, you’re really quite forensic about your costs. You outsource things that aren’t your core competencies. My uncle recommended AF and we joined to source our inputs.

We have a bookkeeper who comes in once a month and AF billing suits her. What makes her life easier makes my life easier!

As farmers we spend a lot of time thinking “how much I’m going to sell that wheat for?”. That’s all very well. But, if we’re really forensic about our prospects, we can probably have a greater influence on our profits by reducing our costs.”

*Tom Martin, G Martin & Sons
A medium-sized mixed, family farm, largely arable, a few sheep and cattle on the grassland.
Cambridgeshire*

Which categories of inputs does AF procure?

All these...



Seed
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Machinery
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**Livestock
Inputs**
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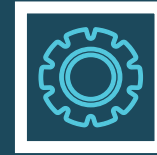
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General Inputs
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*and
more...*

Which inputs does AF procure?



Fuels

We don't just procure core fuels such as red and white diesel, we offer commercial and home heating oil, GTL and HVO renewable fuels.

Fuel Cards

Our extensive range of Fuel Cards provide savings on diesel against the pump price.

Fuel tank monitoring

Don't run out of fuel. Our tank monitors track your fuel levels against your average usage. When an order is triggered we watch fuel market movements to order on time and at best possible price.

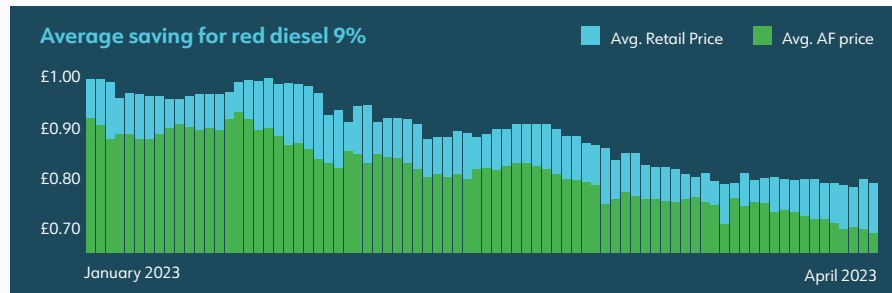
Online ordering 24/7

Order your fuels with AF Online. Our fuel ordering portal gives up to the minute fuel prices and fuel market insights so you can order confidently, any time, anywhere and at the same price as if you called the office.

Fixed fuel prices

If you need price certainty, we can forward fix your fuels so even in volatile markets, you can confidently budget knowing what your fuel will cost you.

fuel@af.farm | 01603 881 911



Average saving for red diesel, Jan - April '23



"We have all our fuel through AF. There's three big benefits. One is Tankscout which sits inside the fuel tanks on farm.

Once the tank reaches the trigger I set, say 60%, it will automatically tell AF that we need a fuel delivery. It comes within four working days of that trigger.

The second benefit is forward buying. We do quite a lot of contract work on the farm. With a fixed fuel price I can ensure that when I'm quoting for work to be done with that contracting business, I've totally got the fuel covered.

The third benefit is the pricing. I've never rung around and found another company that can supply fuel significantly cheaper. So I'm 100% confident in all of the AF fuel team."

*Matthew Hawthorne, Farm Manager, Euston Estate
A large estate with arable, vegetables, livestock, renewable energy generation, a firewood business and property portfolio.
East Anglia*



“Being a dairy farm, our main electricity requirement is for milking, cooling milk and heating water to sterilise the plant after milkings. I have found the whole process of application, installation and connection very easy as AF and East Green Energy have been excellent at managing most of the project. We are now looking at starting another solar project to provide electricity for our ice cream business on our other farm.”

*Richard Davis, Partner, Chellington Partners
A dairy farm also making ice cream for sale from the farm, through local retailers and at events.
Bedfordshire*

Which inputs does AF procure?



Electricity, gas & renewables

Energy

The AF Energy team is trusted to procure the power for over 8000 sites across the UK that provide the energy that is essential to doing business.

We cover various areas of energy: electricity, mains gas and mains water supplies.

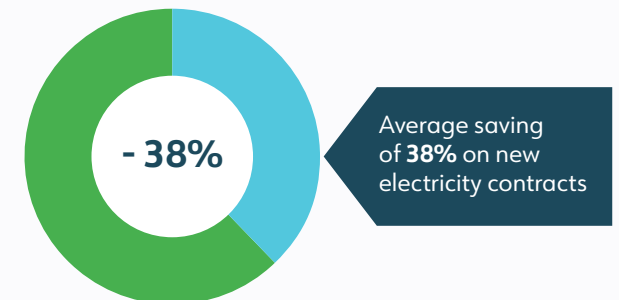
The team deals with all enquiries and queries from the very first point of contact via our new business team for energy quotes, to onboarding a new site, through to managing your supply once registered helping you reduce cost and increase efficiency.

We process and validate all energy invoices and meter reads within the team.

Renewables

The Renewables team can help with renewable energy projects, from initial concept and feasibility to project delivery and installation. Then set up metering and data collection right through to final execution of power purchase agreements which we then manage through our renewal process.

energy@af.farm | 01603 881 910





Telecoms

Keeping you and your business connected is our priority.

Your AF Telecoms team offers a wealth of independent help and advice to farming and rural businesses of every scale, and we regularly deliver savings averaging 40% when compared to other business contracts.

Mobile tariffs

We manage almost 20,000 mobile contracts, with a wide range of tariffs on all the main UK networks. We can support everything from an individual connection, to large fleets of mobiles using shared minutes and data.

Our bespoke 'IoT' (Internet of Things) tariffs help connect you to your on-site technology, driving efficiencies to a scale previous generations could not have imagined.

Broadband

If you are struggling with an unreliable or slow broadband connection let us review your options. Our suppliers can survey your site, and quote on all forms of broadband and Wi-Fi services, from 4G / 5G mobile connectivity to 'FTTP' Fibre to the Premises broadband, or even a dedicated Leased Line.

Landlines and Phone Systems

If a landline phone number is important to your business, we can source a range of VoIP (Voice over the Internet) solutions – from a simple app on your smartphone or laptop, to maintained hosted systems, suitable for large, multi-site organisations.

Support

All contracts include dedicated support teams – there are no call centres here.

telecoms@af.farm | 01603 881 909



"AF is wonderful to be part of.

Robert George has been fantastic with our telephone and broadband services. We're two miles off the main road, so I was surprised when he said we were getting fibre. We've now gone from 2 Mbps to 88-100 Mbps.

It's revolutionised life."

*Freda Scott-Park, Partner, Portnellan Farm LLP
A family farm on the shores of Loch Lomond,
producing organic beef and offering holiday
accommodation.
Scotland*



Which inputs does AF procure?



General Inputs

Construction Materials

We have great partnerships with the 3 biggest national builders' merchants Jewson, Travis Perkins, and Huws Gray/Buildbase as well as many of the major construction companies like Tarmac and Hanson. This is invaluable when it comes to helping our Members by providing the competitive pricing and service levels that you need throughout their projects.

Steel & Timber Framed Buildings

From the smallest workshops to large poultry houses and dairy parlours, our suppliers can help with your project. We have specialist suppliers whatever the stage you are at in these projects from planning to erection and more, whether this is in steel or timber or a mix of both.

Fencing

All aspects of fencing from livestock to security, from repairs to large projects. Our range of suppliers can help with electric fencing, post and rail and metal palisade to name a few.

Waste Disposal

Every Member needs to dispose of waste, and we can offer contracted solutions from the likes of Biffa and Veolia as well as bespoke solutions for specific products. This can and does include such things as waste oil, chemicals, tyres and asbestos removal and disposal.

Electrical Goods

We have accounts with Currys, Apple and Hughes Trade nationwide. These suppliers offer us exclusive prices and deals for electrical products that our Members require such as iPads, laptops, white goods, TV's, CCTV and more.

Other products we can source include land drainage, hedging, office supplies, PPE and workwear.

generalinputs@af.farm | 01603 881 914

Which inputs does AF procure?



Crop Inputs

We issue regular updates to Members, including information about new products, market updates (such as our glyphosate price tracker below) and product availability. We keep you in the loop so you can make informed decisions for your business.

Crop Protection

We provide the tools for you to order early, helping you get the product on farm at the best price and on time.

We negotiate price adjustments with our suppliers twice a year, giving you a fair price at the end of each season.

Fertiliser

Our strong supplier relationships mean we can secure stock on all major products.

Every year we ask for your fertiliser plan so we can let you know when we think is the best time to purchase these.

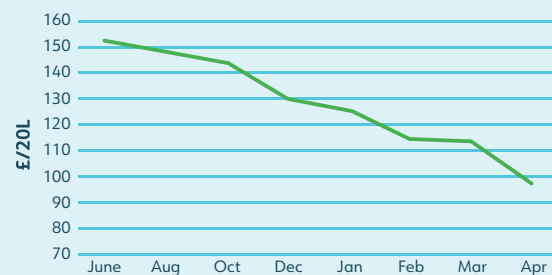
Seed

We procure a wide range of seeds from wheat to pumpkin seeds. We secure stock of key varieties, block booking for the season ahead.

We work closely with breeders to bring you key varietal information and access to new varieties.

agronomy@af.farm | 01603 881 906

AF glyphosate price tracker to April '23



This is a representative example only and should not be taken as current advice.



"I put my Crop Protection and Seed orders through AF too. They've been spot on and I've never had any issues. It's so easy – all I have to do is email a list of what I want and it arrives on farm."

Using AF has allowed me to spend more time on managing the business to push it forward."

*Colin Denning, Owner, P Denning and Son
An arable farm that has diversified to include a self-storage container facility and long-term storage for construction materials.
Somerset*



“Our tractor fleet must flex to meet the requirements of this fenland farm. I manage this carefully by using long and short-term hire. It’s an excellent balance of cash flow and tractor power.

The process is straightforward. We call Rob at AF with our requirements a couple of months before we need the tractor. We’re provided with a Member rate and the contracts are issued. Near the specified start date either AF or the hire company get in touch and we liaise on the best pick up date from our nearest dealer. The return process is similar.

Having support of AF and the hire company means that on rare occasion any issues arise, they’re sorted quickly.”

*Tom Clarke, Owner, T W H Clarke and Son
A fourth-generation family farm in the Cambridgeshire Fens growing mainly milling wheat, sugar beet and potatoes.
East Anglia*

Which inputs does AF procure?



Machinery

Hire

AF has long established partnerships with most major plant hire companies nationwide. If it can be hired, we can source it for you. From tractors and plant through to generators and tools.

Tyres

We can get most tyre types for on-site fitting, from the largest tractor tyre through to a new one for your wheelbarrow. Supply only is an option if you want to arrange fitting yourself.

Lubricants

Give us your lubricant order or we can arrange on-farm surveys to guide your choice so you get the right product to keep your machines in tip top condition. Bulk tanks are also available.

Wearing Parts

AF Machinery have partnered with agricultural wholesalers for supply of everything from wearing metal through to the tools and workshop consumables your business needs.

Harvest Plastic

Talk to us about your twine, bale/net wrap, silage sheeting and cover. Deferred payments can be available with some suppliers to ease your cash flow.

machinery@af.farm | 01603 881 913

Up to **15%** discount on plant hire



Livestock Feed, Equipment & Animal Health Products

Your AF Livestock Inputs team work with a wide variety of farms to procure all our Members' livestock inputs. With many years' expertise in our field, our CIPS trained team are saving you time and gaining you excellent savings. We have 6 qualified SQP's readily available to discuss your animal health needs. Products procured include but are not limited to:

| Feed | Bedding | Animal Health | Equipment |
|---|---|---|--|
| Blends Straights Compounds Minerals Supplements | Sawdust Straw Shavings Sand Paper Dust | POM-V medicines (With prescription from your vet) POM-VPS products Genetics Dairy Chemicals Consumables | Gates Feed Barriers Troughs Handling Systems Feed Silos Bespoke Solutions |

Our mission: demonstrate significant savings on POM-V medicines for a Member with a herd of 200 dairy cows.

Our action: we benchmarked 12 key products that the Member orders monthly against our supplier price lists.

Saving: our pre-negotiated discounts mean that we showed the Member savings of 38%, adding up to over £4,000 per year.

Our mission: Member wanted a 35 tonne silo with Plasteel coating and feed monitoring system and approached an AF supplier to discuss the specification required.

Our action: negotiations that had taken place already between AF and the supplier meant that this Member was guaranteed a great saving.

Saving: our pre-arranged discounts meant that in this purchase our member saved a whopping £3800 and has a shiny new feed monitoring system ensuring he will never run out of feed!

Our mission: get Members best price and security of supply for feed orders

Our action:

- Spot: procure now or defer order for better price
- Contract: buy up to 18 months ahead on best price day
- Feed Group: procure raw materials by quarter when prices favourable

Saving: up to £70/tonne Summer '22, up to £30/tonne December '22.



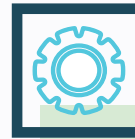


“At Scottish Agronomy we have worked with AF Vehicles for over 10 years and use them to source and buy our entire fleet.

Vehicle Specialist Greg Purling consistently provides us with exceptional service and truly unbeatable deals. We will continue to use this service and happily recommend it for buying vehicles at competitive prices.”

*Adam Christie, Managing Director, Scottish Agronomy Ltd
A farmer-owned co-operative devoted to the provision of unbiased advice to arable and potato farmers.
Scotland*

Which inputs does AF procure?



Vehicles

The AF Vehicles team should be your first point of contact when you need a new, or different, set of wheels.

New vehicles

We have agreements with 15 UK manufacturers, that get you sizable savings on brand new vehicles.

When there's little or no quick availability on your preferred vehicle, we can still help with suggestions of alternatives.

Finance

All forms of vehicle finance can be covered and quoted on by AF, and in most cases the AF cash purchase saving can still be applied.

Care

When you need a vehicle service and/or MOT, then AF has accounts with a select number of dealers with an AF discount.

vehicles@af.farm | 01603 881 913

Parts

For spare parts, AF suppliers offer generic or original replacement automotive parts nationwide.

Hire

We can sort out the vehicle hire you need anywhere in the UK delivered to your home/business address. From a day through to long-term hire of 12 months or more, all types of vehicle are available: car, van, pick-up, minibus/MPV and other commercial vehicles.

Insurance

AF works closely with a longstanding insurance broker, who can quote you for vehicle insurance and also breakdown cover.



Charge Card

The AF Charge Card is a corporate Visa card. The cards provide a really flexible way of controlling your costs, outside of your core agri inputs. Easily allowing you to consolidate all of your business purchases to your AF account.

- Simple application process, no external credit checks
- Multiple cards available to you and your staff
- Credits limits set by you for each card
- Access to online card statements
- No card fees or service charges
- Payment via your monthly AF direct debit

chargecard@af.farm | 01603 881 982



"I would highly recommend AF's Charge Card to any business. The application process, card use, and consolidated billing is streamlined and effective. The benefits range from AF office full support (no call centres) to the two-page application process, and consolidated billing into our monthly AF billing pack. Our team can use their cards with ease, and check their balance at any time through the Barclaycard for Business app. There are also helpful discounts available for users."

*Liam Sheppard, Finance Manager, R W Walpole Limited
A soft fruit grower and plant propagation business supplying across UK
from their farm.
Norfolk*



“Having been with my previous insurer for many years I’ll confess to being sceptical about moving. However, commercially I needed confidence that my renewal prices were competitive.

AF, working in partnership with Alan Boswell Group, made the process very simple. They looked through my renewal pack, discussed with me any changes I needed along with suggestions from their side. They even came out to site and took me through everything.

It turned out that I was right to check as I made a significant saving by switching insurer to ABG. As a bonus I also know that I’ll receive a rebate payment on my policies as a perk of being an AF Member. I should have picked up the phone to AF years ago.”

Anonymous Member, Norfolk

Which inputs does AF procure?



Insurance

Members with AF Insurance have their own dedicated account contact. If you need to claim, we have a dedicated team to bring your case to the best possible conclusion.

Business:

- Farm, agriculture, and renewable energy
- Credit – protect payments owed to you for your entire output, or just one
- Commercial – including farm shops and cafés
- Serviced accommodation – tenancies or per-night basis
- Personal - travel insurance, car, home & contents and more

Healthcare:

- Private medical insurance
- Dental insurance

Risk management:

- Statutory engineering inspections
- Health and safety advice and risk management
- NEBOSH and IOSH training for your employees

Financial advice:

- Auto-enrolment pensions and employee benefits
- Death-in-service cover
- Savings, investments, and retirement planning

AF Group is an appointed representative of Alan Boswell Insurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority (FCA). Financial advice is via Alan Boswell & Company Ltd. Risk management services are not regulated by the FCA.

insurance@af.farm | 01603 649 729

Which inputs does AF procure?



HR

With extensive HR and employment law knowledge and experience, our team can help and advise you on all things HR, including:

- Drafting and advising on contractual documents and terms
- Assisting with and advising on all things recruitment, including right to work and job adverts
- Advising on, or being an external party in, grievance or disciplinary processes
- Writing and updating policies and procedures
- HR process reviews and audits

Our AF HR team are here to keep you out of tribunals so you can get on with what you do best.

memberHR@af.farm |
01603 881 881



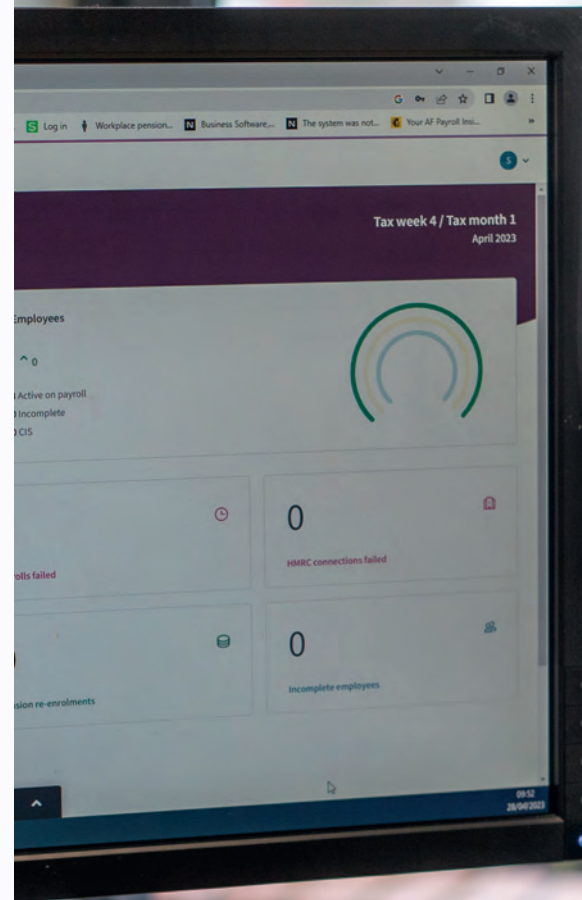
Payroll

We use help our Members stay legally compliant, reducing the risk of costly financial penalties, and ensure your employees are paid accurately and on time. Services include:

- Minimum wage checks
- Average holiday pay calculations
- Pension auto enrolment duties
- Supplying monthly reports
- Providing payslips directly to employees
- Electronic submission of reports to HMRC
- Submission of BACS payments on your behalf or providing you with information to make direct payment yourself

Our Payroll team work with you to tailor services to your business requirements.

payroll@af.farm | 01603 881 881



See the difference AF makes

General inputs: price war on waste

Our mission: devise smooth and cost-effective waste solutions for a Member with several sites.

Our action: we negotiated new waste contract for 2 general and 2 recycling bins weekly collection. Also signed them up to AF waste scheme providing containers for spray cans and other waste farm plastics and a disposal service.

Savings: we saved our Member over £1000/year on their bins. Plus gave them a tidy, convenient way to store and recycle other waste.

With AF make short work of your farm waste

Fuel for thought: why pay more?

Our mission: use our proactive account management technique to guide Members when to buy to get best price possible.

Our action: AF Fuels team monitor market volatility so can advise whether to order either in advance, immediately or defer.

Saving:

| Order (litres) | Market movement (ppl) | Cost saving |
|-------------------|-----------------------|-------------|
| 15,000 GTL | 2.91 | £436 |
| 15,000 derv | 4.22 | £633 |
| 18,000 red diesel | 2.67 | £480 |

Get better prices from AF for the fuel you use

Machinery: making the earth move

Our mission: provide our Members with cost effective machinery plans.

Our action: use our buying power and supplier relationships to offer value-for-money hire equipment all over UK.

The saving:

| Plant | Non-AF price p/w | AF price p/w | Saving p/w |
|-------------------|------------------|--------------|------------|
| 7m JCB Agri Super | £525 | £415 | £110 |
| 14-tonne digger | £670 | £460 | £210 |
| Genie Z45/25 | £340 | £260 | £80 |

AF membership fee can be covered even with short term hire

Fertiliser: timely advice that cuts your costs

Our mission: a Member gave us their £64k fertiliser order for their potatoes.

Our action: we anticipated imminent price falls on 2 of the 3 main nutrients in the product, so advised the Member to hold off until the market reset.

Savings: £7k and got the fertiliser on farm ready to use at planting.

With our AF market insights to secure best value

Livestock inputs: bespoke bargains

Our mission: procure for our Member bespoke troughs to fit existing cattle gates, and new cattle gates to match existing.

Our action: we arranged on-farm visit from manufacturer representative, providing our Member with technical advice, free measure up and cost-effective solution to suit his current set-up.

Savings: £2,307 against manufacturer RRP for this bespoke set-up.

Ask AF to find you bespoke on-farm solutions at a discount

Energy: powerful deals for a lot less

Our mission: get a great deal for our Member's electricity contract up for renewal with another provider.

Our action: we negotiated a price to bring our Member's Non Half-Hourly commercial site into our AF electricity portfolio.

Savings: £303.59 (over 10%) cheaper with AF compared with the other renewal quote.

Use the power of AF to get better price for your business electricity

How to make the most of AF?

- Buy across all the categories we procure.
- Use our Fuel Cards on the forecourt to save up to 20 pence per litre on pump price.
- Order anytime with AF Online for quick and easy ordering.
- Track your orders and manage your cash flow with AF Interactive.
- Stay ahead with AF insights and updates with AF Weekly, like our AF Aginflation Index (opposite).
- Learn from AF expertise in our webinars.
- Listen to how other AF Members are enhancing their businesses.
- Benefit from collaborative forward purchasing for crop inputs, livestock feed and energy.
- Charge miscellaneous purchases to your AF Charge Card for easy billing.
- Grab a deal or find a buyer with our Member 2 Member marketplace.
- Invite AF specialists to advise and guide your decision-making and use our useful tools like our fertiliser product trend tracker (below).

AF Fertiliser Tracker

| Product | Availability | Market trend | Comments |
|-------------------|--------------|--------------|--|
| Granular Urea 46% | ✓ | ↓ | Oversupply of product, awaiting Indian tender for 1mt |
| CF Nitram 34.5% | ✓ | → | New prices for April delivery, +£5/t higher than March |
| Yara Extran 33.5% | ✓ | → | Static following CF price movements |
| Imported AN | ✓ | → | Importers wanting to shift stock bought at high levels |
| Liquid N | ✓ | → | Producers sat on expensive stock looking to shift |
| DAP | ✓ | ↓ | Both N & P falling in value, perfect storm but delivery is the key |
| TSP | ✓ | ↓ | Falling in price due to demand destruction |
| MOP | ✓ | → | Firm but still at large discounted levels to European values |
| Polysulphate | ✓ | → | Matching price movements of MOP, currently stable |

This is a representative example only and should not be taken as current advice.



Helen Thurtle, AF Fuels Procurement Manager, hosts an AF Wednesday Webinar



Feed

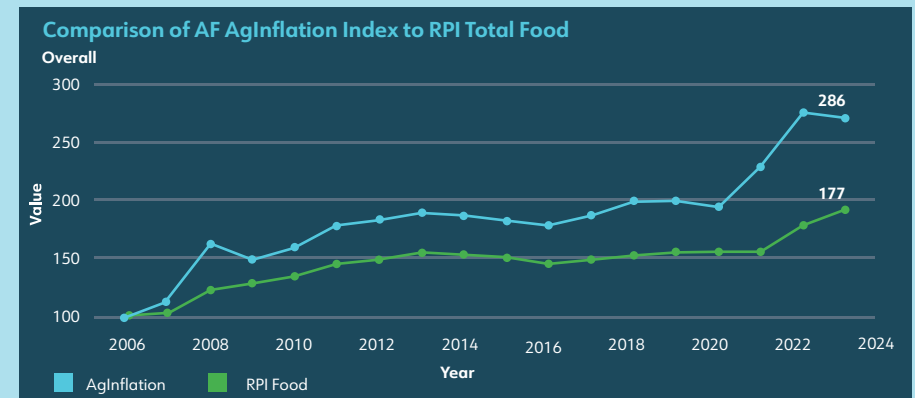


Fertiliser



Construction Materials

See the savings you can make across key product areas



AF gives you valuable business information: Interim AgInflation Index (May 2023)

Who do you deal with?





How to join?

1. Talk to us

To understand your business needs and how AF can help add value.

2. Complete a membership form

This information enables us to keep you updated with product information that is relevant to you, and to negotiate better prices.

3. Application process

All applications are reviewed, and accepted subject to our membership criteria.

4. You're a Member

Use your account to purchase your business requirements. You will have access to our procurement specialists who, along with your account manager, will help you make the most of your AF membership.



Smarter
procurement



www.af.farm

Working with our Members all over the UK



MIX
Paper from
responsible sources
FSC® C008518