FARMERS



Issue 71 | Spring 2024



NEXT STEPS FOR APA



PLAN AHEAD FOR COST-EFFECTIVE AND SUSTAINABLE SILAGE



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GRANT FUNDING UPDATES

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WORKING IN PARTNERSHIP FOR A SUCCESSFUL YEAR AHEAD

Spring has officially sprung at Fram Farmers HQ! The team has been busy supporting members in preparation for a busy harvest, sharing industry developments, and providing advice on managing business costs and diversification projects.

In this issue, we are pleased to bring you updates on what the cooperative and our members have been up to, and some of the exciting things to come. Our usual news pages bring a few internal updates, plus a review of events since the beginning of the year.

Recent events have been in-person and online, and we are delighted that we have had an impressive turnout at them all, including the Spring Manufacturers Briefing and Fertiliser Industry Update, plus our discussion-based forums in Essex and Suffolk - all contributing to how we take Fram forward for our members.

Our crop protection team delivered six sessions of NRoSO Training for members, and to round off February, the long-awaited Farming Conference took place, welcoming over 420 attendees in-person and via live stream – read more on pages 4 and 5.

After a slightly slow start while we established the new IT system, 2024 is looking to be the year of the members portal. On pages 4 and 5, we provide an update on some upcoming resources, including the new crop protection functionality.

Thank you to the 200 members who participated in the members survey. By sharing your thoughts, you tell us what our members want and need, ensuring our services are as beneficial as possible. You can find key takeaways from the survey

results on pages 4 and 5.

On page 7, we share an update on APA and what Fram is doing to optimise prices, terms, quality, and service for Fram members and other members of APA. On page 8, we look at general farming inputs and new suppliers, offering additional options for members.

Livestock and arable members face challenges and choices due to unprecedented high rainfall throughout autumn and winter, a collapse in commodity markets, and navigating the plethora of options with the current Sustainable Farming Initiative (SFI). Linking to these current challenges, you will find a flooding report on page 11, exploring the current state of winter crops and speaking to a handful of members from across the country. On pages 12 and 13, we explore the topic of regenerative farming, how Fram is helping members navigate the opportunities available, and we hear from members on their own regen journeys.

Lorraine Allum, Fram Farmers' livestock purchasing administrator, shares her advice for cost-effective and sustainable silage this spring, and we share fantastic funding opportunities and a member success story in our grant funding update – pages 15 and 17.

Pages 18 and 19 provide news on the new Fram Farmers Finance arrangement, and our enhanced offering to bring further support to members.



Also, ahead of the UK PSTN (Public Switched Telephone Network) switch-off, Dan Cox offers insight on page 21.

Lastly, we inform you of our exclusive rates for mobile compressor hire and provide an update from the fuel team, looking at GTL prices vs red diesel – page 22.

After over two years of difficulties with npower invoices, we have moved to simplified billing and have made good progress in resolving historical billing queries. The npower senior team are in no doubt about the difficulties and frustration some members have experienced. The Fram utilities team are working tirelessly to resolve the remaining issues, but I am confident services will return to normal soon.

The Fram office is still recovering from the indirect flooding, but we feel positive that things will be back to normal by the end of spring. In the meantime, the Fram team looks forward to seeing members at more events again this year, and fingers crossed for a slightly drier period ahead!

FRAMFARMERS GREAT BRITISH FARMERS CO-OPERATING

Fram Farmers, Station Road, Framlingham, Woodbridge, Suffolk IP13 9EE Tel 01728 727700

Every precaution has been taken to ensure that the material published in Farmers First is accurate at the time of printing. For further details about anything featured in this edition please call Fram Farmers on 01728 727700, or Juliette McDaniel at Kendalls PR and Marketing on 07833 777518. If you would like to opt out of receiving Farmers First, please email mail@framfarmers.co.uk

CONTENTS: News and events...

STAFF UPDATES

Following a number of structural changes, General Farming Inputs (GFI), utilities and membership have now been brought together under one department named GFIS, short for General Farming Inputs and Services. Below are the latest staff updates following the recent changes.

Gordon Cummings will now work part time as part of his semi-retirement plan. No longer the head of GFI, Gordon's work will now focus on developing and maintaining strong supplier relationships as our strategic partnership manager for GFI.

Dan Cox has taken on the role of head of GFIS, overseeing GFI, utilities, and membership development. His role will be central to providing a high-quality service and value to our membership across these areas.

Chris Flatt, our machinery and building materials manager, will continue the buying and sourcing of his product areas for our membership, leveraging his extensive experience.

Alex Harrison, who continues as our fuel buyer, will manage our fuel portfolio with the support of **Beverly Hermitage**, to guarantee we continue to offer competitive pricing and reliable service to our members.

As we say good luck and goodbye to Jessie Boden after nine dedicated years of service to the crop protection team, we welcome Alice O'Mahoney as our new crops administrator, working alongside Ella Bowman and Kimberley Fearnley. All three administrators will support Chessie Aitchison, India Gibbons, and Matthew Cobbald in seed, fertiliser, and crop protection.

Siân Adams joins the member and supplier accounts team as supplier accounts administrator, whilst Michelle Walker will be transitioning to a permanent full-time role as our data and process controller in the IT team. Michelle has earned a huge thanks for her hard work in supporting the electricity team to tackle npower queries over the last six months!

2024 FARMING CONFERENCE



The Farming Conference returned to Trinity Park Events Centre near Ipswich on 29th February with the theme 'How to Thrive, Not Just Survive'.

Fram hosted the biennual event in partnership with the Suffolk Agricultural Association (SAA) and Scrutton Bland, and the day proved to be an excellent success, welcoming over 260 attendees and over

160 watching via live stream.

The Conference objective was to keep farmers informed of topical developments from across the agricultural industry, with various speakers presenting on subjects impacting farmers now and in the future. Following the panels, attendees had the opportunity to talk to 19 different suppliers, charities, and consultants offering advice to farmers in such adverse times.

Fram was delighted to, once again, bring the Conference to Suffolk, offering fresh information to the agricultural community and arming farmers with the right tools to make changes for the better, so they can achieve high productivity alongside a profitable farm business.

If you couldn't attend the Conference

in-person, or would like to re-watch any of our speakers, scan the QR code to view the recording.



MEMBERS SURVEY

Thank you to our members for participating in the biennial Fram members survey. Here are a few key takeaways.



...from owners through to farm administrators, from all regions and farm enterprise types.



...members expressed frustration regarding npower issues, the impact of the new IT system on monthly statements in the autumn and winter, and delay in introducing member portal functionality.



...remains the driver for membership, as well as the convenience of ordering and administration.



- Increased awareness of WhatsApp groups
- Improving functionality of new members portal
- A preference from members to move to a single Fram weekly email

SPRING MANUFACTURERS BRIEFING AND FERTILISER INDUSTRY UPDATE

The Spring Manufacturers Briefing and the Fertiliser Industry Update meetings are a unique opportunity to hear from a broad range of our fertiliser and crop protection suppliers. These events are free to members and provide a direct connection to suppliers and Fram Farmers specialists, enabling members to ask the questions they may not always get the chance to ask. CPD points were also available for attendees.



OXFORD FARMING CONFERENCE

In January, Kimberley Fearnley and Grace Hayward, our crops administrator and membership development manager for the east, represented Fram Farmers at this year's Oxford Farming Conference. OFC24 focused on 'The Power of Diversity'. In trying times for the agricultural industry, a willingness to diversify can be a make or break for some, and many of our members have already taken on the challenge.

NROSO TRAINING

Over the course of four days, our crop protection team delivered six sessions of NRoSO training. Both online and in person, our entire membership had the opportunity to attend and earn 10 CPD points. The annual sessions were led by Matt Cobbald and Jessie Boden who shared advice and information on new technology, legislation, personal safety, and well-being.

ESSEX AND SUFFOLK REGIONAL FORUMS

Headed up by CEO, Andrew Knowles, and membership development manager for the east, Grace Hayward, our Regional Member Forums are essential in keeping Fram in touch with our membership. These discussion-based forums are used to evaluate what members feel about our service and how we can develop to better represent their interests. On the flip side, these forums are also useful for Fram to communicate the long-term plans to the

6th March Low Carbon Agriculture Show 18th April Wiltshire Regen Day 30th April Sussex Agronomy Group Farm Walk 1st May Kent Farm Walk 14th/15th/16th May Moisture Meter Clinics with Walnes Seed and Suffolk Seed Labs 15th May The British Pig and Poultry Fair

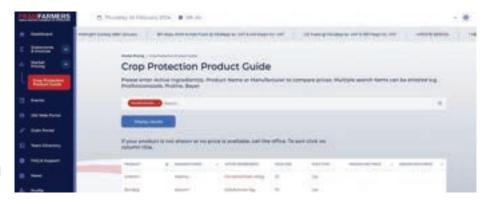
NEW CROP PROTECTION PRODUCT GUIDE IN MEMBERS PORTAL

In January, we were delighted to unveil the new crop protection functionality on the members portal. The Crop Protection Product Guide provides clarity to Fram members on pricing from across the market, not just a few suppliers, allowing for efficient product selection.

Crop protection product manager Matthew Cobbald has curated the database and pricing list, which is unique to Fram Farmers and exclusive to its members. The simple table format allows members to search by manufacturer, product name or active ingredient(s), offering a clearer view on margins and pricing (see screenshot below). Pricing is based around a median market price and is not a product quote from Fram Farmers. The service is designed to provide an effective budgeting tool and overview of the market in real time.

The Guide will continue to be updated as we head towards spring, by which time it should be nearly full. Spring prices will then close in July, and will start to populate again in September for autumn products.

Members can access the Guide by logging into the members portal and clicking the 'Crop Protection Product Guide' subheading under the market pricing section.



CROPS TEAM BROADENS RESOURCES TO DELIVER FOR MEMBERS

The crops team has been busy expanding its offering to members to deliver easily accessible, objective, technical information.

New resources to look out for include:

- More technical updates from manufacturers, which will be recorded when permitted
- Regional agronomy discussions, featuring guest speakers and presentations from key industry figures
- Agronomy bitesize videos
- A new seed variety planner for members, which will be available at the seed open day in the summer.

As well as the above, the team will be filming a 'Look Forward Series' to be released ahead of key calendar dates. Each video will include input from a key category contact, including crop protection, fertiliser, seed, and markets.

membership.



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NEXT STEPS FOR APA

In April 2023, Fram Farmers Ltd, Woldmarsh Producers Ltd and AF Group Ltd announced a new collaborative procurement initiative - Agri Procurement Alliance Ltd (APA). Nearly a year later, we provide members with an update to the initiative, what is taking place behind the scenes, and what this means for members in the coming months.

The aim of APA is to secure better value to the farmer and landowner memberships of the three cooperative buying groups, by leveraging the strength and influence of the combined memberships. All three groups have one common purpose - to improve margins for their members and build stronger relationships with the supply chain.

Each of the groups, as shareholders, hold equal proportion of the equity of APA, with two directors representing each of the shareholders on the board of the new alliance. (See structure below.)

STRUCTURE AND PURCHASING

The fertiliser market has seen much uncertainty around supply in recent years, caused by global conflict, as well as climate change having a more adverse effect on seasons. APA not only enables a more focussed and efficient procurement approach, but it also increases market intelligence and support to members through cooperation.

Overseen by APA fertiliser director Heather Claridge, Woldmarsh's Ben Cutsforth, Fram Farmers' India Gibbons, and AF's Josh Joachim, are managing the purchasing activity on behalf of APA. This enables the key account management across the supplier base to be spread between three people, optimising terms and service for all members of the cooperative buying groups in APA. Furthermore, the aggregated volumes from all three groups will offer better negotiation power for price and quality on products such as AN and Urea.

At the beginning of January 2024, APA launched to suppliers, initially to gain pricing for spot purchasing. These relationships, built through the key account management meetings under the new structure of APA, will be utilised when discussing bulk purchases for new season in April, May and June.

For APA to deliver what it set out to









achieve, Fram Farmers needs to gain a better understanding of member's needs. The same goes for Woldmarsh and AF, in order for APA as a whole to paint a clear picture of requirements.

Requirement forms will be emailed out to all members in March; members are asked to keep an eye out for these forms, and complete and return them in good time.

If you have any further questions about APA or fertiliser supply, please contact India Gibbons; fertiliser@framfarmers. co.uk | 01728 727715.







ANDREW KNOWLES
CEO

DAVID SHEPPARD
FF Director

HEATHER CLARIDGE CEO

ANDREW PRICE WM Chairman DAVID HORTON-FAWKES
CEO
IAIN GARDINER
AF Chairman

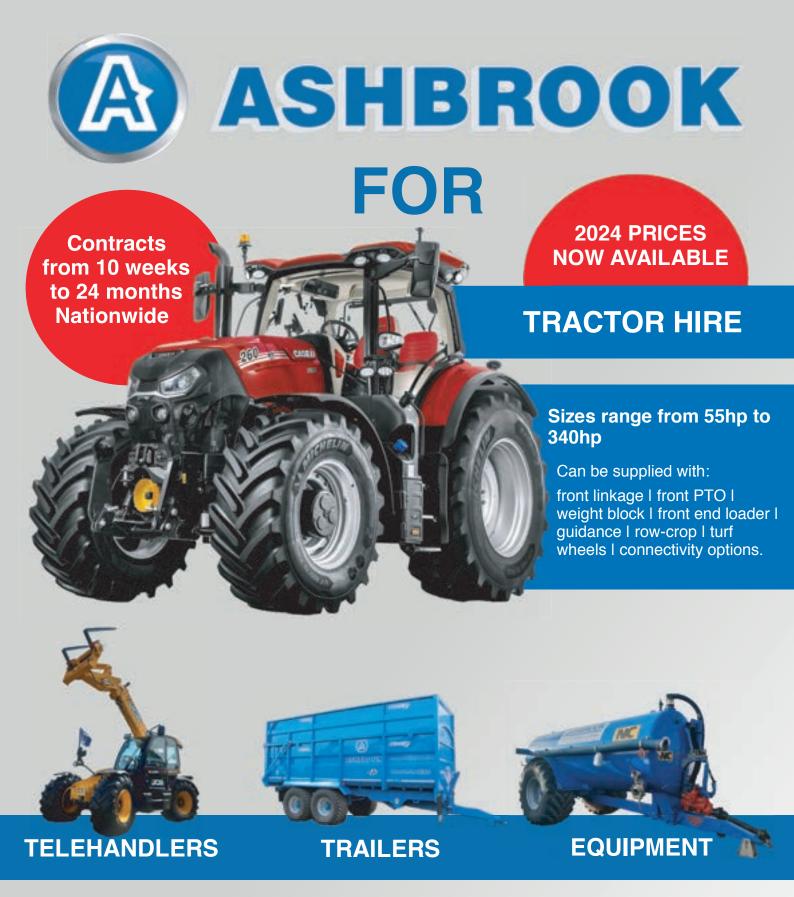
HEATHER CLARIDGEFertiliser Director

reruiiser Directo

INDIA GIBBONS
Fertiliser Specialist

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SUPPLIER UPDATE

Across all parts of the business, Fram Farmers continues to further enhance its service to members. One way of achieving this is by continuing to open new accounts with suppliers, providing a wider selection to members across the country, ensuring that members in all regions are represented and catered to.

The suppliers below, which cover a wide range of Fram departments, have all joined the Fram Farmers network over the past 12 months. All teams urge members to take a look through these lists, to ensure you are aware of these new suppliers. As always, please ensure you guote your member code when ordering anything directly with suppliers.

If there are other suppliers that you regularly trade with who are not already suppliers to Fram Farmers and you would like them to be, please contact the Fram Farmers office so the team can investigate the opportunities available: 01728 727700.

BUILDING MATERIALS

Tricel Environmental UK (septic tanks and sewage) Swisspearl (fibre cement products) Allglass (Anglia) Ltd

Tru Mix Ltd Luxury Wood

Mead Construction (Cambridge) Ltd (groundworks)

Mick George Concrete Ltd

Elec-Tech Ltd

George Lines Merchants

E Soanes (merchants)

Toolstation Ltd

Hevey Building Supplies Ltd

Scott Parnell Ltd (merchants)

1st Containers (UK) Ltd

RubberPro Technologies

(self-adhesive EPDM membranes)

UgoBuild Ltd

Harlow Bros Ltd (timber)

CT Ipswich Ltd (ceramic tiles)

Onesite Steel Ltd

FUEL

Noxdown Ltd (AdBlue) County Oil Group Ltd

CROPS

Rymer Trees Ltd
Fertiliser Ltd
Premium Crops, a division of Cefetra Ltd
Nigel Day Seed Specialist
Timac Agro UK Ltd
JSE Systems Ltd
(bulk fertilisers and lime-based products)

LIVESTOCK

Hedging Plants Direct Ltd

Barenbrug UK Ltd (grass seed)

Budissa Bag (UK & Ireland) Ltd
GJL Animal Feeds Ltd
New Breed UK Ltd (ruminant nutritionist)
Farm & Country Supplies
Berry's Farm Supplies
Holstein UK
AWS Agri Ltd
(agricultural and dairy supplies)
Invetstore.co.uk (veterinary medicine)

BUSINESS SERVICES

RuralView.uk (security cameras) Ukay Energy Ltd (fuel supplier) New Stream Renewables (PPA advisor and structurer) N Power Commercial Gas Ltd

MACHINERY

Garnett Farms Engineering Ltd Amazon Business EU SARL Ram Mount UK (device mounts) Eastec UK Ltd (training provider) Autostyling Truckman Group Ltd One Ash Training Ltd (training provider) MJN Tractors Ltd Rea Valley Tractors Ltd Kingspan Water & Energy Ltd (tanks and tank monitors) Walter Watson Ltd (rollers and feeding equipment) Cordulus weather stations PHL (UK) Ltd (second hand forklifts) Big Bale Services Ltd Danagri-3s Ltd (fixed equipment sales) Kingpin Recycling Ltd Stanhay Webb Ltd (precision drills) Volkswagen Group UK Ltd Distag QCS (UK) Ltd (engineering components) Stacatruc Ltd (forklift dealer) **H M Trailers** Onesite Hire Ltd (tool and plant hire)

NEW ONLINE SUPPLIERS

Elsewhere, Fram continues to extend its range of online suppliers; with additional access to new online webshops, members can have access to more products 24/7, 365 days a year, with fast, convenient delivery direct to-farm, or for local collection.

Alongside existing accounts with **KRAMP, ARCO** and **Amazon**, and the addition of **Toolstation** in late 2023, Fram Farmers members now also have access to Screwfix and Spaldings Ltd. As with all online suppliers, purchases go straight onto your Fram Farmers account, streamlining the billing process and removing the need for additional paperwork.



From power tools and work wear, to cables and pipe fittings, Screwfix

offers over 50,000 building supply products available to order online, for delivery to farm or collection from over 880 stores nationwide. An account through Fram Farmers provides a 5% discount on retail prices pre-VAT.

SPALDINGS

Agricultural parts and groundscare supplier

Spaldings Ltd offers an online ordering service, with competitive pricing, and service and product expertise for all members. Products are available for delivery direct to farm or collection, and members can see Fram pricing when logged in.

These supplier accounts are available now - please contact the Fram Farmers office to set up your account and find out more: 01728 727700.



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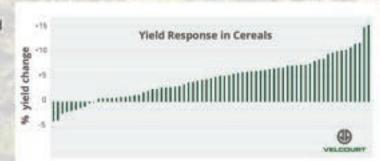




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ONE OF WETTEST WINTERS IN DECADES: A CROPPING REPORT FROM ACROSS THE COUNTRY

Heavy rainfall throughout last year's autumn and winter meant many farmers were unable to get winter cereal crops planted. Flooding was also top of the agenda at the National Farmers' Union (NFU) Conference at the end of February, and harvest forecasts are not looking positive, with the AHDB predicting that wheat outputs will drop by a quarter. We spoke to a selection of Fram Farmers members across the country to find out how the surplus rainfall has affected crops that were drilled, and what this means for spring cropping strategies.

SOUTH

Ryan Gue farms 800ha alongside his family across two locations - 500ha in West Sussex, and 250ha in Berwickshire in the Scottish Borders.

With 400 milking cows in Sussex, grassland provides grazing, alongside maize, wheat, and winter barley. In Berwickshire, they grow wheat, winter barley, malting barley, OSR, vining peas. Soil types range from greensand, gault clay and weald clay.

Ryan provides a cropping report form Sussex, where the team is generally used to a good amount of rain... In 2022, rainfall totalled 957mm, compared to the 1141ml that fell in 2023 – the issue in 2023 was that 450ml fell between October and December.

All winter cereals were successfully drilled, with approximately 2ha left to redrill due to crop failure. Generally, Ryan reports that cropping 'looks good,' despite the weather. However, in West Sussex, barley yellow dwarf virus (BYDV) has caused havoc, and it has been difficult to move slurry and muck to fields. Ryan only has maize ground left to drill, and is hopeful that there is still time for it to dry out.

Going forward, Ryan says that continuing issues of spraying for BYDV, and not being able to travel onto land in the autumn is potentially making them rethink how much winter wheat can be grown. He says they will have to consider spring cropping if it's an issue again this year, potentially combining peas.





EAST

David Lord farms 650ha of combinable crops near Clacton-on-Sea on the Tendring Peninsula in Essex, a region known to be considerably dry, with an average annual rainfall of just 600mm. Soils are predominantly heavy, while some medium soil is suitable for root crops with irrigation.

With last year's rainfall totalling 750mm, and particularly heavy rain in the autumn, around 80ha of winter wheat was not sown, but 40ha was drilled during the frost in January. The remainder will be spring oats or spring barley.

14ha wheat was lost to pre-emergence damage, and 15ha rye to waterlogging. Of the rest, the winter barley and remaining rye looks well. The wheats are more variable - probably 60% look acceptable, the rest have a few wet headlands and ponds in the usual poorly drained areas.

Commodity markets are currently telling David not to grow anything on the more marginal land, so he will be putting some fields into summer cover crop, ready for early sown first wheat.

A move towards regenerative farming in 2014 means David and the team have been direct drilling most of their crops, and using cover crops for several years now, so the new SFI options are allowing them to add value to the way they are farming, a move they are grateful for, as the risks associated with arable cropping have never been greater.

NORTH WEST

Bill Webb farms 400ha of arable land with his son Joe on the Mersey Estuary, growing wheat, OSR, spring and winter barley and potatoes. Soil type is around 50% loamy sand and 50% sandy clay.

Of around 60ha of potatoes, this year they have not harvested approximately 3ha, though Bill hopes to salvage some in April. All winter barley was sown, but less than half of it has established. He says it is patchy, and has suffered flood damage. He is not yet sure if they will redrill it, as it is still too wet.

Elsewhere, for the winter wheat, Bill hoped to get 100ha drilled, but got 38ha in the ground, with only around 20ha looking 'ok'. All 80ha of winter OSR was drilled (twice, after flea beetle took the first lot), and 22ha survived after the second drilling.

Bill reports that the land is now wetter than it has been all winter, having received more heavy rain in early March. He has still not decided what to do with the rest of the land, but says it is likely to be a mixture of spring barley, spring beans and SFI. He is very much waiting for the drought!



REGENERATIVE FARMING: A CLOSER LOOK

Fram Farmers continues to further reduce the complexity surrounding regenerative farming for its members. Here, we take a look back at past events and the cooperative's unique arrangement with soil carbon certification company Agreena. We also hear from two Fram Farmers members on their regenerative farming journeys.

In Summer 2022, Fram Farmers announced a newly established partnership with soil carbon certification company Agreena, one of the first platforms across Europe to facilitate issuing and trading of carbon certificates for farmers.

The programme recognises changes in activity from standard farming to regenerative farming, which, given the introduction of SFI in 2023, and further updates announced at the NFU Conference, provides an incentive for farmers to explore regenerative farming practices.

Since its launch only a few years ago, the Agreena programme has grown to a considerable size, with over 230 UK farmers on board, and over two million hectares in Europe signed up to the programme.

"The AgreenaCarbon programme rewards a change in behaviour, with certificates that recognise a reduction in soil disturbance and artificial inputs, and encourage the use of cover and catch

crops," explains Ed Reynolds, conservation agriculture specialist for Agreena.

"With the changes taking place around SFI, we believe arable farming is going to alter dramatically, and there is opportunity for the modern farmer to make the systems work," he adds.

FRAM FARMERS REGEN DAYS

Throughout the years that have followed, Agreena and Fram Farmers have teamed up to run a series of 'Regen Days'. The first event was in Cambridgeshire in autumn 2022, on a 330ha farm which has moved from conventional combinable cropping to regenerative farming over the last seven years. Next up was an event in East Sussex in spring 2023; 1500ha Iford Estate provided insight into their regenerative farming journey with a line up of guest speakers. Most recently, in winter 2023, a regen day in Cheshire provided members in the northwest the opportunity to visit Checkley Hall.

"We chose to partner with Agreena as the company has created a model that puts farmers first," says Andrew Knowles, Fram Farmers chief executive.

"By expanding this partnership to also provide in-person events, we aim to help members fully understand how they can make a more sustainable approach to farming work for them, and maximise the value of their efforts."

RAVEN AND SON Rob Raven

Rob is no stranger to regenerative farming; he farms a wide range of crops and soil types near Beccles on the Norfolk/Suffolk border, and in the early 2000s began introducing more regenerative husbandry approaches to his business, initially direct drilling his 250ha family farm with a home-made tine drill

He now incorporates livestock, cover cropping and reduced inputs, farming as far as possible within the principles of regenerative agriculture, and he strongly believes that a more sustainable approach can contribute to the profitability of commercial farming businesses.

He provides regenerative contract farming services on several nearby farms, and farm management services on two local estates which are transitioning to regenerative agriculture, one of which is undergoing a large conservation and rewilding project.

"For us, we began making changes without an additional incentive to do

so, like SFI or carbon payments – it just seemed the sensible thing to do," Rob explains.

"Not only did it instantly reduce our capital costs and man hours, but we have really noticed the soil improving over the years. There is a far greater proportion of organic matter, and a layer of black mulch. The soil is healthier and less sticky."

60% of the land Rob farms is clay, while 40% is lighter land closer to the coast, which grows potatoes. Rob's direct drilling approach used to only apply to the heavier land, with obvious advantages. He wanted to adopt this practice with the light land too, but with root cropping, found it harder to justify. However, with incentives like SFI and carbon certificates, he has been able to offset the costs with a return from a new income stream.

"These incentives enable people to make the changes they would otherwise struggle to justify, and I hope it will lead to an increase in adoption, not just pay people for what they're already doing."

Rob's diverse cropping rotation has



allowed direct drilling to become standard practice, while still undertaking mole draining and low disturbance sub soiling where appropriate to remove compaction on cereal land. He has achieved a sensible reduction in inputs, without compromising gross margin profitability.

"I signed up to the AgreenaCarbon programme three years ago, when it first became available," says Rob.

He says the process is relatively simple: "On the Agreena platform, you enter what you're planning to do on each field, which provides an illustration of your carbon footprint for that year, along with a carbon

value. At the end of the year, you report on what you actually did (the programme is open to changes), and it will tell you what your actual footprint is."

"The process is audited, using remote sensing and satellite imagery, plus a few field visits. Once all is confirmed, carbon certificates are generated and you can choose to keep them, sell them, or get Agreena to sell them for you."

Rob has chosen for Agreena to sell them on his behalf, receiving £30-£60/hectare, which is comparable with some of the SFI options.

"SFI has come under fire for displacing food production, but I see it as an opportunity to run better practices alongside food production, in order to support it," says Rob.

"The real benefit is that these carbon certificates can be stacked on top of the SFI options, so not only am I benefitting the health and production of the soil on my farm, reducing my input costs, and creating a richer, more biodiverse environment, I and others can also earn money from it."

HOO FARMING COMPANY Tim and John Parkinson

Suffolk based Hoo Farming Company is run by father and son John and Tim Parkinson, who are a few years into their regenerative farming journey. Consisting of own, rented and contract farming agreements, as well as some stand-alone contract work, land varies from heavy clay to dry sand.

Across 1000acres of owned land, half is winter wheat, and occasionally winter barley. Wheat is split up with break crops of spring oats, OSR and occasionally spring linseed, winter beans and combining peas. Other land, which is contracted, grows winter oats and spring combining peas.

Tim's grandfather purchased the farm at Hoo, near Framlingham, in the sixties, and his father John took over in the seventies, building up and expanding the business from 250acres to 2500acres. The family is a longstanding member of Fram Farmers, having joined the cooperative over 50 years ago.

Originally trained as a furniture maker, Tim came back to the family farm on a part-time basis in 2012. Farming gradually took over, and he has taken on more responsibility in the years that followed, beginning their path to regenerative farming.

"We started direct drilling seven years ago, shortly after I returned to the farm," explains Tim.

"I realised the soil was pretty dead and felt the need to improve its health and structure."

In 2022, they were asked to take an organic approach as part of a contract farming agreement. Organic winter oats were grown, not far geographically from spring conventional oats, to great success.

"It made us realise there is some middle ground between highly intensive conventional and organic, that being regenerative farming. While organics gave us the confidence, rather than a completely organic approach, there is still a security blanket, or a fall-back option, to know you can apply a product if you need or want to, therefore reducing that risk," says Tim.

"We came across a crop consultant around the same time, and we're learning every year. We successfully grew our best winter beans on the farm last year fungicide-free, which were 70-80% cleaner disease-wise than conventional. We've also grown winter barley with one fungicide, and wheat without septoria and fungicides."

For Tim, the main drivers for continuing down this route are the improvements to soil health and the reduction in input costs.

"Margins are tighter than ever, and I want to make sure that our family business is here in 30 years' time. Therefore, we have to do something about it," he adds.

Tim and John also grow a diverse range of cover crops and varietal blends to improve nitrogen use efficiency. Companion cropping vetch, clover, buckwheat and linseed alongside OSR also brings nitrogen benefits and protects against flea beetle. With SFI subsidies in mind, Tim is looking to incorporate more of these practices across the farm.

Recently, he held a discussion meeting for their contract farming clients and landowners in the area, to share more information on regenerative farming practices and provide an update on their plans. Tim hopes these meetings can help everyone understand the benefits of a more regenerative way of working.

"Our plan is to continue to reduce our reliance on artificial inputs. We're only a short way into our regenerative farming journey, and there are still many unknowns for us, but it's a good start," concludes Tim.



SAVE THE DATE - Mixed Farming Regen Event, Wiltshire

Fram Farmers is organising a mixed farming regen Event in Wiltshire. Taking place on **18th April**, the event will be hosted by Josh Stratton of East Farm, with talks from various speakers, who will provide insight on regenerative opportunities in livestock, as well as combinable crops. Keep an eye out for more information!

The unique partnership with Agreena offers a beneficial agreement to all Fram Farmers members, with full onboarding support from the Agreena team. For more information about the AgreenaCarbon programme, please contact Andrew Knowles in the Fram Farmers office: 01728 727700.



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PLAN AHEAD FOR COST-EFFECTIVE AND SUSTAINABLE SILAGE

Spring is now in full swing, and attention is turning to silage-making. We speak to Lorraine Allum, Fram Farmers' livestock purchasing administrator, about planning ahead to ensure your silage is cost-effective and sustainable.

Fram Farmers deals with a range of suppliers offering a selection of harvest products, including silage sheets, wrap, secure covers, gravel backs, stack nets, tyre side walls and clamp film, as well as dealing with major manufacturers to offer a variety of maize and silage additives.

"Over the past few years, we have seen occasional shortages of silage products and unpredictable price fluctuations. With these challenges continuing to cause disruption, we advise members to get their annual estimated requirements in soon," explains Lorraine.

The livestock team are compiling prices now for early season baling, with products and inputs available to order for this spring. "Making the most out of maize and grass with unpredictable weather can be a challenge. We want to ensure we help improve performance as much as possible, and members can help with this by ordering products for their silage early. This way, we can meet demand and tackle these challenges together," she says.

The Fram Farmers livestock team is avidly searching for new harvest product innovations that they can offer members as alternative, cost-effective and environmentally friendly options for silage making.

Although silage wrap was exempt from the Plastic Packaging Tax (PPT) in 2022, manufacturers are still looking towards



more sustainable options, such as using Post Consumer Recycled material (PCR), which is becoming more readily available.

Fram Farmers has a network of agricultural suppliers who also collect and recycle agricultural plastic waste, and many are members of The Green Tractor Scheme that aims to ensure all plastic waste in our industry is recycled by 2030.

Members can find out more about environmentally friendly silage products and place their orders by contacting Lorraine Allum: 01728 727716 livestock@framfarmers.co.uk







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GRANT FUNDING UPDATES

Fram Farmers members have access to a unique service as part of their membership that provides information regarding the latest rural grant funding streams available to farmers.

In the past two years, the team has successfully achieved over £1m of grant funding for members, guiding many members through the application process themselves.

Grant Bulletins are regularly sent to members to inform them of upcoming grant schemes, presenting the opportunities in a simplified format compared to the usual DEFRA and RPA notices.

The Fram team is on hand to consult on any project or investment for which members think they might be eligible for a grant. Here are a few grants to look out for;

IMPROVING FARM PRODUCTIVITY ROUND 2

Launched in January, the grant is open to first-stage applications until 21st March, so there is still time to apply.

The first stage is an online application that takes just ten minutes to complete. High scoring applicants will receive an invitation to the full application stage - a more indepth piece of work which requires further information.



You can apply for a grant for capital equipment to improve farm and horticulture productivity through:

- The use of robotic or automatic equipment and systems to aid crop and livestock production
- Wavelength-specific LED lighting for horticultural crops
- Advanced ventilation control units
- Solar photovoltaic (PV) systems

Depending on which of these you are looking to fund, grants are available for between £15k and £500k.

FARMING EQUIPMENT AND TECHNOLOGY FUND 2024

The hotly anticipated relaunch of the popular Farming Equipment and Technology Fund is open to applications in March. This year, the grant includes an even greater amount of funding for more types of equipment!

The grant is divided into three themes with differing grant limits for each:

- Productivity grants of between £1k and £5k
- Slurry Management grants of between £1k and £50k
- Animal Health and Welfare grants of between £1k and £25k

A long list of eligible items for each theme is available via one of the Fram Farmers Grant Bulletins sent out recently.

If you would like to discuss any of the above grants, then please do not hesitate to contact the team on 01728 727725 or email bizservices@framfarmers.co.uk.

MEMBER CASE STUDY - CUTLER'S WOOD LTD

In January 2022, Fram Farmers member AJ Paul launched a new venture, bare root tree nursery Cutlers Wood Ltd in Ipswich, Suffolk, growing a range of native and non-native woodland and hedgerow species.

Shortly after opening the nursery, AJ contacted the Fram team after seeing an opportunity in one of the Grant Bulletins. A conversation on-farm followed.

The Tree Production Capital Grant (TPCG) provides funding to increase domestic production of tree seed and saplings, supporting investments in expansion, automation and mechanisation of facilities and equipment.

Fram Farmers submitted the grant application on behalf of AJ, and a few months later, the Forestry Commission offered substantial funding to enable the business to invest in a range of new equipment to help establish the new tree nursery.

The capital outlay required to reach a commercial scale of tree production would not have been possible without the financial support from the TPCG.

With the funding, the nursery purchased a camera-guided hoe used for efficient weed control, an undercutter, a stone burier bed-former for drilling larger seed, a lifter used to mechanise the lifting of trees more accurately and efficiently, a tractor front linkage, fencing,



and two tree binders.

The additional equipment enabled AJ to improve the quality of trees grown, and their success rate. Each step of the harvesting process could be mechanised, increasing productivity, improving production quality, and ultimately, enabling the nursery to fulfil customer demand.

FRAM FARMERS ENHANCES FINANCE OFFERING

The Fram Farmers Finance offering has been enhanced to bring further support to members.



Recognising that members' business structures are changing, along with their finance needs, Fram Farmers has partnered with Asset Finance Solutions (UK) Ltd (AFS) and Synergy Commercial Finance to enhance its offering to reflect these changing needs. After a formal tender process, Fram Farmers has selected the two organisations as new partners for asset and commercial business loans.

This collaboration further strengthens the Fram Farmers Finance offering designed to support members through the inevitable peaks and troughs in their business, providing a broader range of financial solutions to members including cover for inputs, property, development, and diversification, as well as a wide range of assets.

EXTENDED PRODUCT RANGE

Previously, Fram Farmers Finance offered only asset and input finance to members, but as a result of this new partnership, the following types of finance are now available:

Asset Finance and (Re)Finance – for funding a wide variety of agricultural assets and a full range of agricultural machinery

purchased via your Fram Farmers account. Refinance can be used to release cash tied up in an existing purchase.

Input Finance – Loans to cover various inputs, such as fuel, agricultural chemicals, seed or feed.

Commercial Mortgages - A term lending product secured against property. Can also be used to release equity from an existing property. Various options available including capital repayment and interest only.

Buy-To-Let/Commercial Property Investment – Loans to purchase a property where you are not the occupier. Includes the ability to purchase an entire portfolio and refinance existing holdings. Bridging Loans - Sometimes referred to as short-term or auction finance, bridging loans can be useful to businesses in any number of different circumstances, including property refinancing, paying urgent debts, or a simple cash flow injection. Bridging finance is a way of purchasing property or raising funds quickly, in some circumstances as quickly as 48 hours, for those financial needs that are urgent and potentially short-lived.

Property Development – These are typically available for short-term debt, usually up to 12 months, to cover the cost of property development. The lending can be based upon final value of property, with staged drawdowns on completions of key stages of works being completed. It can cover owner-occupied commercial property, leased property and residential

development (not for own occupation).

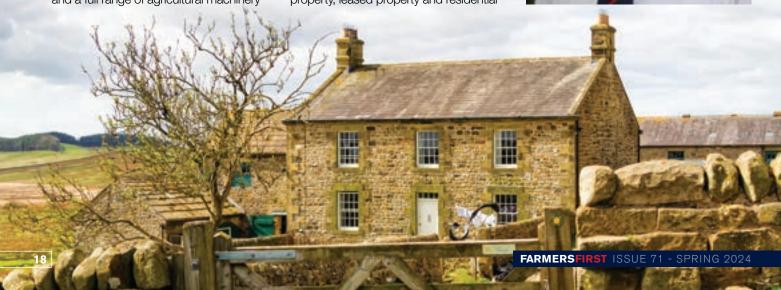
Invoice Finance – This facility is secured against the debtor book of a business and helps protect against late payments. Cash is advanced on % of invoice at point of issue to customer. A range of options are available, allowing you to select specific invoices/clients or the entire debtor book.

Secured and Unsecured Business

Loans – Available for a range of business purposes and as an alternative to overdraft facilities to improve cashflow.

Merchant Cash Advance – Perhaps most suitable for REM members, or business diversifications, which may take payments using credit card terminals. You could get an advance of your takings and pay back in a timescale that is in line with your business. A good option for seasonal activities such as holiday lets, glamping or farm shops.





"On a daily basis we see the real challenges faced by our members - rising costs for fuel, fertiliser, feed, energy, and labour," explains Nick Hindle, Fram Farmers chief financial officer.

"In a capital-intensive industry often requiring specialist equipment, farmers are under pressure to meet ever-evolving standards and achieve greater efficiency, and increasingly, members have a real need to reduce the reliance on a single income stream by diversifying into other activities such as building conversions,

glamping, farm shops and events."

"We understand that securing the necessary funds to address these challenges can be a daunting task, which is why we have partnered with two of the UK's largest specialist asset and commercial finance brokers," he adds.

"We take our mission to secure the best deals for our members very seriously. In addition to being a good cultural fit, AFS and Synergy impressed us with their wide panel of funders, which means that they can find an appropriate home for almost any finance request that a member may have. Their reputation within the industry is also very good and they evidenced their commitment to the industry in all our dealings," Nick concludes.

The process for obtaining finance remains broadly the same - enquiries should, in the first instance, be sent to framfarmersfinance@framfarmers.co.uk or please call the office on 01728 727700 and ask for Nick Hindle.

OTHER FINANCE OPTIONS AVAILABLE TO MEMBERS

THE LLOYDS BANK COMMERCIAL CARD

Designed to save members and their businesses both time and money, this card can help streamline administration and automate the reconciliation of purchases.

Purchases made via the card are collated and paid in full as part of your monthly Fram Farmers statement; the Lloyds Bank Multipay Commercial Card is used as an alternative to other forms of payment. Free of an annual card fee with your Fram Farmers membership, saving £40 per card pa, the card can be used across any Fram Farmers or non-Fram Farmers suppliers wherever Mastercard is accepted. You can view transactions online to help keep track of spending

and you can set up multiple cardholders and limits to suit your business needs.

For more information regarding the Lloyds Bank Commercial Cards or if you would like to register your interest in acquiring a card please contact the team by email:

members@framfarmers.co.uk.

OXBURY BANK

Oxbury offers four accounts to Fram Farmers members:

Oxbury Farm Credit: A revolving credit account to fund farm inputs or to address cashflow fluctuations with flexible repayment terms. Fram Farmers invoices can be automatically uploaded onto the Oxbury Online Banking platform.

Oxbury Flexi-Credit: An account offering an additional line of credit for farm businesses for working capital and

other farm business expenditure.

Oxbury Farm Loans: To support longer-term financial requirements. Can be tailored for a range of farm business needs, with terms ranging from six months to 25 years, and competitive variable or fixed rates, including interest only and repayment terms.

Savings Accounts: Oxbury offers Notice accounts, Fixed Term Bonds and Easy Access savings accounts for individuals, farms and businesses. Every pound

saved with Oxbury goes to support the rural economy by funding agricultural loans.

For more information about Oxbury accounts, please make an initial enquiry with the Fram Farmers team via email: members@framfarmers. co.uk. You will then be introduced to an Oxbury relationship manager, who will provide you with further information and guide you through the application process.



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IS YOUR BUSINESS SWITCH-OFF READY?

The UK PSTN (Public Switched Telephone Network) switch-off refers to the planned decommissioning of the traditional copper-based landline telephone network in the UK, which is looking to be implemented by the end of 2025. Fram Farmers' Dan Cox tells us what this means for rural households and businesses.

of telecommunications in the UK for decades, providing voice communication and broadband services. We've seen dramatic technology changes over the past few years, and it's visible everywhere we look, but what we don't notice is the infrastructure that makes everything work - the telephone lines in the streets and the copper cables under the ground.

The switch-off is primarily driven by the shift towards digital and internet-based communication technologies, such as VoIP (Voice over Internet Protocol) and mobile networks. Maintaining the ageing PSTN infrastructure has become costly and inefficient.

The switch-off was announced several years in advance to allow for a gradual transition. Openreach, the infrastructure arm of BT Group, announced plans to switch off the PSTN by the end of 2025 - this timeline may vary slightly depending on regulatory approvals and other factors.

Here at Fram Farmers, we are keen to guide and support our members through the coming changes as soon as possible to ensure their business telecommunications are future-proofed and optimised before the inevitable rush next year.

The switch-off will affect millions of businesses and households who remain reliant on traditional landline telephony. They will all need to migrate to alternative

technologies, such as VoIP services provided by internet service providers or mobile networks.

One of the main challenges is ensuring that all affected parties are adequately informed and prepared for the switch-off - this includes providing support for those who may face difficulties transitioning to new technologies, such as elderly individuals or those living in rural areas with limited internet connectivity.

For many, the switch-off will come with its challenges, but it also presents opportunities for innovation and modernisation in telecommunications infrastructure. It will pave the way for faster, more reliable, and feature-rich communication services, leveraging the capabilities of digital and internet-based technologies.

Members should be aware that they have a choice during the PSTN switch-off and they are not obliged to accept a transition with their existing provider. There may be better and cheaper alternatives available. Remember it's not just about calls - members need to review everything they are connected to, including things like door entry systems and alarms. Each business may be affected differently, depending on the infrastructure available to them at their location.

Overall, the UK PSTN switch-off represents a significant milestone in the evolution of telecommunications, marking

the end of an era dominated by traditional landline telephony and the beginning of a new era of digital communication.

Fram Farmers has built a significant portfolio of telecoms contracts with members over the past couple of years, and this is growing as more members become aware of the service. Through our trusted telecoms partner, Comm-Tech Voice and Data, Fram Farmers has the technology to negotiate better deals with the main networks for both mobile and fixed line services.

In addition to the value in telecoms contracts, customer service levels have also dramatically improved since Comm-Tech were introduced to members, with a dedicated service team working on behalf of Fram Farmers' members on any telecoms or network issue they may have.

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Members will be contacted directly by CommTech in the coming weeks and months to help them understand and plan for the changes. If you would like to speak to them earlier, then please contact the team and we can arrange a direct call.

Be switch-off ready by calling the Fram Farmers telecoms team today: telecoms@framfarmers.co.uk | 01728 727722

DID YOU KNOW?

FRAM FARMERS OFFERS EXCLUSIVE RATES FOR THE HIRE OF MOBILE COMPRESSORS TO BLOW DOWN HARVEST MACHINERY

While losing equipment to fire is the worst-case scenario, Fram Farmers' Chris Flatt warns that a build-up of dust, chaff and straw can reduce the operational efficiency of harvest machinery; blocked air filters can reduce engine power and combine output while increasing fuel consumption.

The small compressors on a combine can lull farmers into a false sense of security, so he recommends a full blow down of combines and balers every morning with an effective compressor.

Fram Farmers can supply compressors to members for weekly hire during the harvest period from trusted suppliers, and members are encouraged to act quickly, as demand is usually high.



Book your compressor hire in now, ahead of harvest with the Fram Farmers machinery team: 01728 727719 | machinery@framfarmers.co.uk

FUEL UPDATE

AN UPDATE FROM THE FUEL TEAM

In a continuing volatile market,
Fram Farmers continues to source
competitive opportunities for
members. Fuel Buyer Alex Harrison,
who joined the team in July last year,
provides an update on Gas-To-Liquid
(GTL) prices vs Red Diesel, and shares
details of the next forward fuel buying
opportunity.

GTL Prices vs Red Diesel

Historically the premium for GTL over red diesel was around 4ppl, but in recent months Alex and the team have seen it as high as 12ppl. This is not driven by the suppliers it is sourced from, but from Shell themselves as they dictate the price on GTL.

"At present, we are seeing GTL about 8-9ppl higher than red diesel, so although it has dropped, it's not as competitive as it has been," Alex explains.

"We are also learning about a new product that has hit the market, which is a total

FAME free gas oil," she adds.

FAME free means it is free from 'Fatty Acid Methyl Ester'. Removing this from fuel has the following benefits:

- Increased fuel stability in storage
- Slower fuel degradation
- Fewer filter blockages
- Lesser micro biological growth

"Some Fram Farmers members are seeing this as an alternative to GTL as the premium is not so high," Alex says.

"The product is not yet available in all areas, with only a handful of suppliers providing it, but accessibility is increasing, so if you would like more information or a quote for FAME free gas oil, please get in touch."

Forward Fuel Buying Opportunity

Fram Farmers has recently secured its second forward buy for red diesel for 2024. This was a fast-moving opportunity as the cooperative has a very limited time frame to strike a deal, so many thanks



to all members who got in touch to take advantage of this.

The first opportunity in November secured 1,198,500 litres for fuel between February and October, and the second wave garnered 1,211,850 litres, ideally for harvest between July and October. Together, this equates to 5% of Fram Farmers' total annual fuel volume.

There are no plans at present to offer a forward buy for GTL for 2024, but if you would like to be considered for this should it happen, please get in touch to note your interest.

For all fuel enquiries, please contact the Fram Farmers fuel team: 01728 727714 fuel@framfarmers.co.uk

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