# Bural RealFarmer FOR EVERYTHING FARMING AND FAMILY **WINTER 2020**

# Sustainabilit coming from the ground up

Ruralco goes digital for 2020 Instore Days

**Retiring Chairman** highlights co-operative's purpose, people and performance

Quality food will help NZ weather Covid storm



# From the Group CEO

Welcome to this edition of Real Farmer where we farewell our retiring Chairman, Alister Body who has led our co-operative for the last two and a half years through good times, structural change and challenges.

Alister leaves the board after almost nine years of service and we will miss his wealth of experience and the professionalism he brought to the Board and our co-operative and with this being his last month as director, we would like to take this opportunity to thank him for his service and wish him all the best for his future endeavours.

Another Ruralco Director, Tony Coltman and his wife Dana Carver were recently named the supreme winners of the Canterbury Farm Environment Awards. The couple tell us about their holistic approach to lowering their Dunsandel farm's environmental footprint.

Continuing with the sustainability theme, Canterbury farm company Align Group opens its gates to share how its farming operation walks the walk when it comes to making sustainability a genuine goal through its "triple bottom line" approach which gives equal status to social, economic and environmental metrics.

We also take a closer look at how Ruralco has responded to the ongoing Covid-19 pandemic. We pride ourselves on our collaborative culture and our flexible working practices and recent weeks have certainly put these to the test. Thank you to everyone for your ongoing support and patience as we work through these challenging times.

Looking ahead, there is no doubt we will continue to be impacted by Covid-19 – but not always in a negative way. In fact a silver lining in the Covid-19 cloud has been the opportunity to turn our Instore Days into something even bigger and more accessible than ever before.

Over the lockdown period Ruralco's staff have been busy setting up the virtual equivalent of the Instore Days. Through Ruralco's website platform everything will be online, with orders able to be taken by phone, email or online from 2 July to 8 July from anywhere around New Zealand. Our stores will still be an integral part of Instore Days too, but restrictions may be in place due to Covid-19 Government protocol.

The Instore Days countdown kicks off June 1 with your chance to win a brand new Ford Mustang with every \$250 spent with Ruralco or approved participating suppliers including other prizes and giveaways. Keep an eye out for more information coming your way soon.

Until then, we hope you find time to read these feature articles and so much more in this edition of Real Farmer.

Rob Sharkie robert.sharkie@ruralco.co.nz

# Real Farmer

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ON THE COVER: Rhys, Lotti, Gus & Kiri Roberts, from Align Farms

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With several strong tap root plants in the mix, those roots punch through the soil profile, opening up the profile and boosting micro-organism activity

# Sustainability coming from the ground up

Taking the term "sustainable" and making it a genuine underpinning goal of a farm operation is far easier said than done. But Canterbury farm company Align Group has built the term into the operation's very foundations and continues to reinforce what it really means to "walk the walk" when it comes to defining sustainability.

#### WORDS BY RICHARD RENNIE

Align Farms was founded by ex-pat John Buchanan who after enjoying success in the United States IT industry, wanted to establish a farming operation that captured his family's sustainable ethos.

Today the operation comprises four dairy units and a dry-stock operation totalling 1,500ha throughout central Canterbury, employing 27 people and generating 1.73 million kg of milk solids. It brings a vision that could set a new pathway for the industry as a whole, as it balances sustainability alongside profitability.

Chief Executive Rhys Roberts oversees the operation and talks frequently about the company's "triple bottom line" approach—it is a term heard more often from the captains of large corporates where social, economic and environmental metrics are all given equal status on the company's balance sheet.

Rhys says Align's owner's vision has been driven by a desire to create a more resilient platform to farm upon in an increasingly volatile trading, regulatory and climatic environment.

"John wanted a dairy business that shared some of his IT industry capability, one that was able to move quickly, to be able to pivot in a new direction the way you do if you are orienteering, for example.



"It was something he saw lacking in the sector, and frustrated by decisions seeming to take so long to be fulfilled."

The focus by New Zealand farmers on simplifying their farm systems has been well intended, but along the way farmers have become more dislocated from distant consumers and less inclined to consider themselves food producers.

"Our philosophy at Align has been to view ourselves as food producers first and foremost. There is not a lot more cost to come out of our conventional system, so we look up the value chain now at how we can earn more of a premium as a quality and safe food producer." This has been reflected in Align opting to supply Westland Dairy and Synlait, initially dividing production between a corporate



model and a co-op model prior to Westland being sold.

The move up the line from conventional to A2 milk along with the Lead with Pride programme has seen the premium on Align's milk move from 8¢/kg MS to 25c.

"It does put pressure on our farm managers, but it also reinforces good behaviour."

Those value-add returns are starting to resonate as the dairy sector begins to recognise the value of cash flow over capital land value, particularly as those land values start to tick down off their historical highs.

"The cost of capital to enter dairying became quite inflated, and now we are required to look harder at cashflow as an industry, while the cost of debt is lower than ever.

It means farms are now capable of pulling double digit returns. With COVID-19 hitting commercial property hard, if dairy can even pull 5–7% returns the sector is looking sounder than most."

The cash flow focus and lower asset values may also help keep dairy a viable option for the next generation to re-engage, after being put off by the high entry costs.

"There is no point in being a leader if noone is following. There is a need to have the Mum and Dad farms here too, and able to participate."

Incorporating a more sustainable dairying model into that economic reality has prompted Align to look at regenerative agricultural practices and how they may not only be lighter on the environment, but possibly deliver value-add gains in the future.





As a system less prescriptive than organics, regenerative farming focuses on minimal soil disturbance, maximum crop/plant diversity and retaining soil coverage all year.

The regenerative school of farming is gaining increasing attention through out? New Zealand and the world, with Canterbury's varied farming systems making the region something of a hot bed for trials and exchange of ideas between farming converts.

Rhys counts Irwell farmer Simon Osborne and his team among those he looks to for ideas and feedback. Simon has been increasingly committed to a regenerative approach on his family's arable property over the past 30 years, and has become a leading proponent for the practice.

The move to regenerative systems at Align is being led by the company committing to a regenerative trial, putting two of the company farms, Align Clareview and Align Longfield along with the dry-stock block Hinterlands into the trial.

The transitioning dairy farms will be run half conventionally and half regeneratively for comparison, with data collated on environment, animal health, finances, social impact on staff and community and human health impacts in terms of the food quality of milk collected.

Clareview has begun its transition, with 20% of the grazed area converted to regenerative type paddocks, with 50% done by September. By the 2022-23 season the farm will be entirely regenerative.

Longfield aims to be 40% converted by the end of next season and be 100% regenerative by the 2023–24 season.

The trials became something of a "next step" after Align reviewed its use of synthetic nitrogen a year ago.

"We were considering four ways we could reduce our nitrogen losses. They were spending over \$1.0 million on herd sheds, changing irrigation from spray to pivot, dropping the stocking rate, or dropping our synthetic nitrogen inputs.

Of the four, the last delivered the best outcomes per dollar saved."

ABOVE: Today nitrogen is applied in smaller application amounts, as a liquid and often with a sulphur component BELOW: The varied plant types also mean more feed can be pushed into the shoulder months of production

Setting out they managed to reduce nitrogen inputs by 42% with no detrimental loss of dry matter production and achieve a 30% reduction in nitrogen losses off the farms, putting average N losses at 47kgN/hectare. Today nitrogen is applied in smaller application amounts, as a liquid and often with a sulphur component.

"After this exercise it seemed natural to look further along at what we could do to further reduce the farms' environmental footprint, and how regenerative farming could fit there." However, he says Align has not approached regenerative farming with romantic rose-

tinted glasses on, and the trial highlights the quantitative approach to putting numbers behind the practices.

"We have to remember, we are sitting on fertile, well-watered quality Canterbury land worth around \$50,000 a hectare. Anything we did has to keep that in mind, it is not poorer dryland that struggles to produce 800kg milk solids a hectare a year.

We do know we have to get better at how we build the soils in Canterbury, but on the flipside we can make these changes without a major shift. The value of the land means we have to be mindful of returns."

To compare the conventional model to the regenerative one, Align will establish base line "conventional" values for all five farms. This will be an average of the four previous seasons, and include the usual range of farm metrics.

"This will allow us to easily quantify the differences between the regenerative and conventional model, while also taking into account any seasonal variation," says Rhys.

Regardless of the trial outcomes he believes the trial data will be invaluable in putting some numbers around regenerative practices which until now have had much anecdotal support.

An initial regenerative pasture kicks off with a "soil primer" crop comprising 15-25 different plant species including beans, vetch, radish, peas and even sunflowers in the mix. With several strong tap root plants in the mix, those roots punch through the soil profile, opening up the profile and boosting micro-organism activity.

"From that crop we get about 11t of dry matter a hectare then graze about 30%, a third is trampled in and a third is left. From there we will leave the soil covered and direct drill in a perennial grass with some more diverse species in there too."

The primer mix brings a number of additional benefits. Removing the monocultural rye-clover mix introduces a wider habitat for insects, particularly bees, and the high cover lowers soil surface temperatures, while deep root activity helps encourage more earthworm activity.

Plantain is one of the key grasses planted, and has been identified as a means to help dairy lower its nitrogen losses. When it comprises about a third of the pasture sward it is capable of absorbing nitrogen lost in cow urine, and also acts as a diuretic diluting cow urine.

"The cows definitely drink more when they are eating plantain. It will not be the silver bullet, but it is one of the tools we know we have."

The varied plant types also mean more feed can be pushed into the shoulder months of production and away from the usual spring peak traditional ryegrass and clover deliver.

"Getting away from that traditional grassclover means we can manipulate the feed





supply. If we can move two tonne of dry matter out of November and into (say) May, that can be 600t of dry-matter across the farm we don't have to deliver as a supplement." Nitrogen will be completely removed from the regenerative system, replaced by fish fertiliser and effective micro-organisms, whilst trampled pasture is recycled and feeds the soil biology. Glyphosate use will also play a lesser role in the regenerative systems, with quantities halved. Alongside the environmental focus of the regenerative trial, Rhys is also working with owners and staff to develop better ways to deploy staff talent, and tap into the potential of the community around the farms.

"We know that to complete 2,500 hours in a year it takes about 3,500 hours to do it and that does limit the ability of staff to participate in the community—if we can offer eight straight hours in 8 hours, then those staff can more easily go and do things off the farm." To enable greater flexibility Align is developing a roster app where staff can choose the time they wish to work, "as long as it is no more than six days on, and no greater than two consecutive shifts per day."

The Farm Manager can place an open roster up on the app for staff to view and choose their times on.

Rhys also sees the opportunity to open the farms' employment opportunity to the wider community.

"Within 2km of our properties we would have 13 people capable of participating because they can milk, and this means we can give them the chance to have some employment." At a time the region could be facing greater unemployment and he sees it as a valuable opportunity to engage with capable locals keen to pick up some hours. This concept would also work when under employment is an issue as it allows people to have additional hours along side their core job. "We employ 26 people now, but we may be able to go to a pool of 35."

Along with the app Rhys and the team are also focusing on better data collection across the farms.

"The beauty of dairying is that there is so much data you can generate. It is a case of being able to hand over to whoever may replace me with all the information they need, along with a team that is healthy and happy."

After some tough years with topsy-turvy payouts Rhys sees Align in a consolidation phase, continuing to look up the value chain, rather than growing bigger. "We believe there is the opportunity there for dairying, and indeed all New Zealand food producers to make something out of regenerative farming, possibly setting some sort of standard that everyone producing can share in."

At a time when the entire country is looking to the primary sector to lead the way out of the economic gloom, Align aims for a sustainable, profitable dairy model promising to do much to inspire fellow farmers, and assure the New Zealand public dairying has a role in that recovery.

## Regen' a flexible approach to farm health

Regenerative farming systems have become something of a buzzword lately in agricultural circles, but are often based on well-established principles that take a holistic "whole of farm" view on how land is managed.

Plant & Food Research scientist Trish Fraser based at Lincoln is intrigued by the profile regenerative practices have gained in recent years, viewing it as by no means an extreme movement. ABOVE & BELOW LEFT: An initial regenerative pasture kicks off with a "soil primer" crop comprising 15-25 different plant species including beans, vetch, radish, peas and even sunflowers in the mix TOP LEFT: Tracey Gordon (Ruralco Energy Account Manager), George Ingham (Ruralco Energy Co-ordinator) & Rhys Roberts checking out the blooming sunflowers

"In part it promotes more of an uptake of principles many scientists have been trying to advocate for a number of years. This includes reduced tillage, increasing biodiversity and growing cover crops to protect top soil." She agrees regenerative agriculture's appeal lies in its less prescriptive nature, compared to organic systems which have certain standards around sourcing supplies, feed and inputs that can be hard for some dynamic farming systems like dairying to always comply with 100%. "I think people are probably more likely to try regenerative techniques because of that need to jump in boots in all to the organic realm." She says the last 50 years of conventional farming has had a large focus on soils' chemical side, matching the chemicals lost by re-injecting them back in as fertilisers.

The biological and physical aspects of soil have received much less emphasis but are also very important to overall soil and plant health, she says.

"The physical side is probably the hardest to understand, but farmers need to get a spade out to have a good look and understand how the soil's physical quality changes over time, to understand the impact that their management practices can have on soil properties."

She believes a lot of farmers have already moved their practices some way from where they were 10–15 years ago, reducing intensity and number of cultivation passes over than time.





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# Where is your pork really from?

Over 95 percent of New-Zealand's pork production is PigCare™ certified and Made in NZ labelled. However, with consultation having closed on a new consumer information standard, pork lovers may be confused as to where their meat really comes from.

WORDS AND IMAGES SUPPLIED BY NEW ZEALAND PORK

New Zealand Pork is a statutory industry board representing nearly 100 commercial pork farmers, producing mainly for the domestic market.

"We're a relatively small industry but we play a significant part in the food chain feeding millions of Kiwis each year," says New Zealand Pork General Manager David Baines. On average, Kiwis eat 23.46kg of pork per capita annually, made up of 8.81kg of locally produced pork and 14.65kg of imported meat.

The latter equates to 62 percent of consumption and is often sold at cheaper prices. Labelling of these products is important, as no other country meets New Zealand's animal welfare standards in all respects. The PigCare™ programme was developed by Massey University and supported by New Zealand Pork with input from veterinarians, pig farmers and the Ministry for Primary Industries (MPI).

From its launch in 2010, it has set a standard for pig farmers to assure consumers that health and wellbeing practices are maintained. As an assurance mark, it signals to shoppers that their meat comes from New Zealand-farmed pigs.

The PigCare<sup>™</sup> label continues to grow as an all-encompassing farm assurance programme and is the only whole-of industry, independently managed and expertly verified (and audited) standard in the primary production sector.

"Our farming practices are world leading in areas such as animal welfare and the environment," David says.

The PigCare<sup>™</sup> label can get confused with country-of-origin labelling. A 'Made in NZ' label indicates to the average consumer that the entirety of the produce has been bred and raised in an ethical way, even if this is not the case.

For example, marinated raw pork is not required to specify its country of origin and can go so far as to present a Made in NZ label if the marinating was done in New Zealand, despite the pork itself being imported. The Consumers' Right to Know (Country of Origin of Food) Act passed in Parliament in late 2018 and public feedback was recently sought on the proposals.

Under the Act, the country-of-origin labelling on pork products only applies to cured meats, such as ham and bacon. New Zealand Pork is taking these legislative gaps seriously and is voicing their concerns on behalf of consumers and producers. "It's important Kiwis know that by paying a premium for homegrown pork, they're getting a cut above the rest," says David. "A strong ethical story behind food production, both that which is exported abroad and consumed locally, is becoming increasingly important. Industry bodies are at the forefront of that conversation, making sure that consumers are educated on all aspects, from labelling to quality assurance.

To know you are purchasing NZ produced pork look for the pigcare or the 100% NZ Pork stickers.



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# Retiring Chairman highlights co-operative's purpose, people and performance

Following over nine years' service to Ruralco as Board Director and ATS Group Chairman, Alister Body has led the development and continued success of the 3,000 member strong cooperative through good times, structural change and challenges.

Although it's the right time to hang up his Chairman's hat, Alister is far from taking his agricultural boots off.

Alister Body is a born and bred farmer. He grew up on a family farm, Midfield, in Methven, which is situated under Mount Hutt on the vast fertile plains of Mid Canterbury. Alister says he was a farmer right from his early years, "when I was growing up, we were a typical mixed cropping operation, however, in the early days we always had a few cows and sent cream to Midland Dairy in Ashburton. Then, while I was at Lincoln University in 1981, we converted solely to dairy. I was a farmer right from the start, if I was not at school, I was out on the farm or in the workshop tinkering on something. I did consider other careers, but in the end, working in the outdoors won out."

To date, Alister's farming life has been typical of many of his peers. "The last 30 years have been a time of development. For us, we converted the farm to dairy, sunk capital into flood irrigation and planted trees. Alongside this we worked on herd improvement and expansion of the business. Then, with the development of pivot irrigation and more efficient use of water, we turned around and did much of it all again," he said. The price of progress and development, no matter the cost / benefit of it, can be a bitter pill to swallow and Alister was saddened to have to fell mature trees they'd planted over 30 years ago, and wave goodbye to huge sums of capital they'd sunk into flood irrigation. "That was one of the hardest things to stomach in my farming career. Until we actually flattened the border dykes and cut down the



trees; I really never envisaged that this would have been the case."

The lease of neighbouring land initially allowed the business to expand and Alister to spend more time working on the business rather than in it. Firstly, a Herd Manager was employed and then a Farm Manager, as he spent more time on governance work within the dairy industry. This lease land was eventually purchased and added to Midfield. Today the farm peak milks 600 cows with potential to increase this number with further development. This is still smaller than the average Mid Canterbury dairy farm at 184ha, but a great size for a family operation. As they say, change is inevitable and as of the 1st June this year, new owners will take over Midfield Farm and, as the Body family have done, leave their own mark on the land.

Understanding the cost of progress, along with being able to make decisions and plan for the future, are key skills of anyone in the leadership and governance area. From an early age Alister was interested ABOVE: Alister Body attending Ruralco's AGM in 2019 LEFT: Alister Body is a born and bred farmer. He grew up on a family farm, Midfield, in Methven

in governance. He was Head Boy and Chair of the Methven High School (now Mount Hutt College) School Council. He took on roles within Young Farmers and eventually he became the National President of New Zealand Young Farmers Clubs. He credits this time as when he really learned the skills of meeting procedure, how to get on and work well with others and the skills of Chairmanship. "Every organisation, board and management role I have taken on since my Young Farmers days, has been based on the incredible experience I had back in my late 20s," he said.

Alister has a passion for the dairy industry and the environment and has held various roles across many primary industry organisations including Chair of the Dairy Environment Leadership Group and the Canterbury Dairy Leader's Group. He served



as a Director at DairyNZ from its formation in 2007 until 2017, where he had the opportunity to work on development of the industry, the people in it and highlighting environmental well-being. As the Chair of the New Zealand Dairy Industry Awards Trust, an Awards programme, where entrants learn, accelerate and challenge themselves to raise the bar and climb the career ladder, Alister notes "This is an incredible organisation, showcasing the best the industry has to offer. It continually reinforced in me, the notion that—if these young people are the future of our industry, we're in good hands!"

Alister was also Provincial Dairy Chairman at Federated Farmers and during his time involved with Federated Farmer. Of this time, he says "I had my eyes opened wide to the incredible work done by this organisation to help others in the industry. Often Federated Farmers is the only advocate against the plethora of regulations and challenges facing the primary industry."

For Alister, it was a privilege to lead the Sustainable Dairy: Water Accord and see the progress which has been made over the years by farmers, all on a voluntary basis. "Getting stock out of the waterways and getting on top of nutrient management has been a huge step forward for the dairy Industry".

In 2011, there was a vacancy on the ATS Board. After discussion with the Chair at the time, Alister decided to put himself forward for election. "I felt that due to my governance experience in other organisations, I had something to offer ATS," he said, "ATS has always been a part of our business. In 1973, my parents became shareholders and ATS became part of the family psyche, I guess. My parents always spoke highly of the co-op, so it wasn't a surprise that I grew up with that same fondness for the business."

After serving six years as a Director, a role which he will continue with Ruralco until the end of June, he became Chairman in 2017. Since then there have been many highlights but Alister notes the continual improvement in the viability of the co-op, ABOVE: Today the farm peak milks 600 cows with potential to increase this number with further development BELOW: Alister was also Provincial Dairy Chairman at

Federated Farmers

re-branding to Ruralco, the improvement of board processes and the great working relationship between the Board, CEO and staff. "Ruralco's enduring success is largely down to its people, both those directly involved with the business and our farmer members. It is said there are 3 P's in business, purpose, people and performance. We have all three at Ruralco."

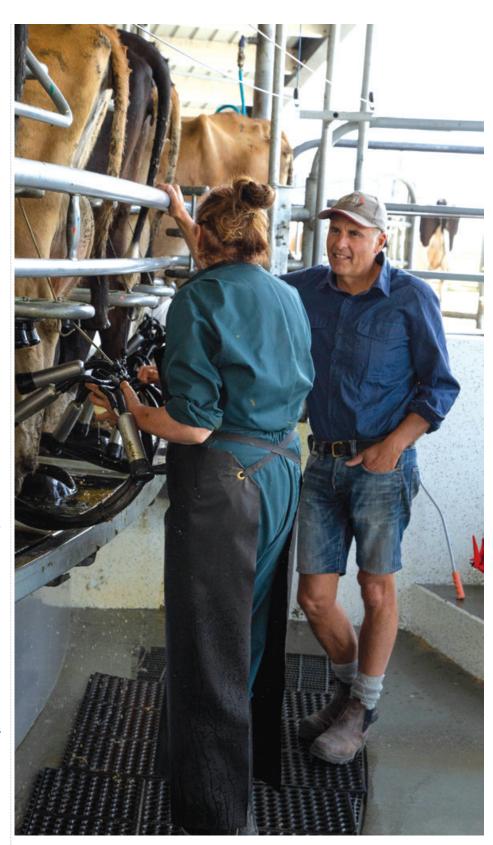


Undoubtedly one of the highlights was the hugely successful 25th Anniversary of Instore Davs in June 2019. The event saw record revenue achieved, greater attendance, and increased turnover. Alister said "We were humbled and extremely proud of the support shown and the results achieved. Our \$250,000 Big Draw prize pool was made possible by the strong support shown by our suppliers through their sponsorship and generated much interest in the anniversary celebrations." Alister has championed the Leadership Development programme demonstrating his true passion for the business and his belief in the Ruralco management team. Another highlight was Ruralco winning the Health & Safety Champion Award at the Westpac Business Champion Awards in 2019.

From a farmer-business perspective Alister states "co-operatives and primary production are a great fit; I can't see this changing. Whether it is producers getting together to increase the buying power of their business or pooling their production to take on the market dominance of large multinational retailers, I believe there will always be a place for co-operatives. That said, there is nothing magical about this business structure and the same important business disciplines that ensure viability and growth of corporates and SMEs apply to cooperatives. In fact, because of the challenges we can face raising capital, compared to the corporate model, it could be said continual viability and profit is even more important." After stepping down as a Director of Ruralco, Alister's only other governance role will be that of Director of Pastoral Genomics. This is a research partnership, which has been set up to develop and improve genomic selection in ryegrass and clover "this research, science and technology has the potential to be an absolute game changer in pasture improvement going forward," Alister said. With so many practical and governance skills Alister hopes to continue with governance

work. "This is something I really enjoy. I am certainly looking forward to a change outside of active farming whilst still being connected to the industry which has given me so much. I'm really keen to help other businesses using my experience gained in farming and governance," he said.

Alister is married to Janine Peters, a graphic designer and typographer. They have two grown children who both have unique ambitions. Bringing children up on a farm Alister thinks was "The best way to raise kids, by far. As farmers we are hugely privileged in this respect. Growing up on a farm breeds resilience, an appreciation of the natural world and a can-do attitude. While both our children are currently pursuing careers outside of active farming, they will always be country kids!" Alister acknowledges that there have been challenging times in agriculture—facing both day to day farming and the ups and



downs of the primary industry. Having off farm interests are particularly important and over the years the local Methven theatre group has been a great creative outlet for Alister. Alongside this, sailing has become a passion, thanks to wife Janine's love of boats and the sea. Janine is also credited with introducing Alister to horse riding, which has become a big part of both his recreation and, at times, work.

As we look forward to the future of New Zealand agriculture Alister has some grounding observations. "Food production is the most important job on the planet, and it always will be. In the future, what will ABOVE: Alister acknowledges that there have been challenging times in agriculture—facing both day to day farming and the ups and downs of the primary industry

change and continue to change is the way it's carried out. As farmers, we must adapt to consumer preferences and at the same time promote the value of naturally produced food, grown and processed in a sustainable way. Not all producers on the planet can do this, but we can, so let's get on with it! I have no doubt that COVID-19 will change many things forever. What it will not change is the demand for food, and this is a huge positive for all farmers."

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# Five bright spots for New Zealand (and New Zealand investors)

It is now abundantly clear to everyone that a recession is upon us for the first time in more than a decade. The only questions are just how severe it is, and probably more importantly, how long it lasts. words and images supplied by craigs investment partners



As is almost always the case, this led to a 'bear market' in equities, with most sharemarkets around the world falling about 30 per cent from the February highs during March, before recouping some of those losses in April.

It is impossible to gauge where things go from here, although the health aspect of the crisis will likely determine the immediate path ahead. Next comes the economic impact, which will be significant because of just how disruptive measures to contain the spread of the virus have been.

Finally, there is the financial market impact. Share prices have already fallen sharply and are now pricing in a recession. However, with the severity and length of the recession still unclear, it is difficult to ascertain whether share prices have already gone low enough, or if there is more downside to come.

We believe there could be a few more ups and downs to come in the weeks and months ahead. Long-term opportunities are undoubtedly emerging but, given the uncertainty surrounding the outlook, investors should refrain from jumping in boots and all.

Despite that cautionary message, here are five things that we believe put New Zealand (and New Zealand investors) in better shape than others. The currency is doing its job. Investors have scrambled to the safety of the US dollar in recent weeks, and this saw the NZ dollar fall to under US\$0.55 at one point. The NZ dollar is down more than 7.0% this year on a trade weighted basis (which means against a basket of other currencies), while it has fallen 11.6% against the US dollar. This is an important shock absorber for us, particularly for the export sector. It also means local investors who are globally diversified will have seen some benefit. While the S&P 500 in the US has fallen 13.0% this year, when the currency is accounted for, the decline is less than 2.0%.

Our sharemarket is holding up better than most. The NZX 50 is 13.7% down from its peak, a solid performance compared to many others. In addition, at the time of writing, it is almost 5% higher than 12 months ago. One reason for this outperformance is the lack of higher-risk sectors on our market, most notably energy which has been the weakest performing sector in Australia and the US by a significant margin. Our market is dominated by healthcare, property, utilities and infrastructure businesses, which are all more defensive and perform better in a downturn.

**Prices for our biggest export commodity, dairy, have remained relatively resilient.** The headline global dairy trade (GDT) index is 10.9% lower than where it began the year and 16.7% below where it was at this point in 2019. While these are still large declines, this is a commendable performance in the context of what we are seeing globally with some other commodities (notably oil). In addition, dairy commodities are priced in US dollars so the 10.9% fall this year has been offset by the decline in the NZ dollar against the greenback. The pricing backdrop should see the Fonterra payout safe for this season, although it remains to be seen how the following one will play out. On a more positive note, dairy commodities appear to be relatively unscathed by logistical delays and seem to be getting through to end markets with more ease than other products.

#### China looks to be coming back online,

slowly but steadily. The immediate future is looking challenging for Europe and the US, with efforts to contain the virus outbreak coming at the expense of normal life, economic activity and jobs. By contrast, feedback from companies doing business in the region and high frequency indicators all suggest China is getting back to normal. This is a positive development for everyone, given China is the world's second largest economy. It's even better news for New Zealand, with China our biggest trading partner by a reasonable margin.

Our Government has a strong balance sheet, and that gives us options. Last, but certainly not least, our Government has a very strong balance sheet. This affords us the option of dipping into the war chest to provide the support that is now required, just as we did in the wake of the GFC and Christchurch earthquakes a decade ago. Government debt levels will increase substantially over the coming years as a result of this, but our strong starting position leaves us in a much better position than other countries to deploy this stimulus without overstretching ourselves.



Mark Lister



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# INGREDIENTS TO REHABILITATION



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WORDS BY DAVID GREEN

LOCKDOWN, A PERSONAL TRAUMA OR INJURY, DURING A PERIOD OF GRIEF OR LOSS OR EVEN

If you are suffering with chronic injuries this can have such an impact on your mind and body that it is imperative to follow a total body approach. Not only do chronic injuries often impact other areas of the body but they can impact on your mental health and your total wellbeing and like wise the reverse is true, not looking after yourself can and does make you susceptible to injury.

The key to success is little and often, keeping joints moving as a well-oiled machine should.

Keep it simple—but focus on a total body approach



### STRETCHING

A full body gentle stretch is often overlooked by so many people. A good stretch helps to relax and calm the mind, restoring energy into the system, especially if your body feels run down or you are suffering from

pain in the joints and muscle tissue.

Try to incorporate a gentle full body stretch into your morning or evening routine focusing on very calm breathing and holding the stretch positions for at least 30 seconds.

### **HYDRATION**

It is important to stay well hydrated throughout the day, at least 6–8 glasses of water is ideal. If you feel like you're lacking in energy and like your batteries are going flat, the chances are that dehydration will be playing a part. Dehydration

can cause mental fogginess, fatigue, tight muscles, or cramping. If you are drinking coffee or alcohol add an extra glass of water to your daily allowance for each drink to counterbalance the effects.

## SLEEP

It is imperative to get good quality sleep, especially where injuries / joint discomfort may be experienced. Sleep helps to promote recovery, reducing joint swelling and inflammation, aiding tissue repair and increasing energy production and



hormonal balance. These factors contribute significantly to our overall wellbeing

### ACHIEVABLE EXERCISE-**KEEP IT SIMPLE**



A very brisk walk for 20-30 minutes to oxygenate the system and increase the blood flow will provide excellent results overall.

Adding a few slow controlled body weight resistance exercises will really help the joints to maintain strength and muscle stimulation, firing off good metabolic demand.

#### SAMPLE WORKOUT

of either box press

performed slowly.

ups, or full press ups

Three different exercises all performed one after the other in this sequence:





1 x 8–12 repetitions of abdominal crunches, feet up off the floor, knees pressed together above the hips, arms folded across the chest, performed slowly.



of slow deep squats, feet shoulder distance, a tall spine, arms held straight out in front, performed slowly and as low as you can.

These very simple exercises will increase blood flow and lift morale, bringing results in strength and energy. Five to ten minutes is enough to see the benefits. Very light gardening is another excellent choice of exercise to keep joints performing well too.

## NUTRITION

The key to success, start your day by eating well with a wholesome breakfast; never skip this important meal, it literally powers the brain. Try scrambled eggs on toast, or a nutritious bowl of porridge with mixed nuts, cinnamon, honey, and chia seeds to start your day.



Nutrition really is such an important component and need not be bland and boring. Try using more olive oil and seasoning with mixed herbs, chilli, pepper to give foods an extra lift and more nutrients.

Avoid heavily processed foods high in saturated fats and refined sugars which will make you very tired and lethargic. Keeping proteins as lean as possible, kidney beans and chickpeas are an excellent source of protein and great fuel.

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# The five ways to wellbeing are more important than ever

#### WORDS AND IMAGE SUPPLIED BY FARMSTRONG

AS NEW ZEALANDERS COPE WITH THE IMPACT OF CORONAVIRUS ON WORK AND LIFE, IT'S WORTH REVISITING THE HABITS THAT HELP PEOPLE GET THROUGH TOUGH TIMES, SAYS SAM WHITELOCK, FARMSTRONG AMBASSADOR.

Like a lot of couples, Sam and his partner Hannah have been juggling work with looking after young kids while in their bubble. It definitely hasn't been 'business as usual'. They returned home from Japan just before lockdown and spent Level 4 on their farm in the Hawkes Bay.

"Getting through challenging times is about prioritising your workload so you look after yourself and your family as well as the farm. Now's the time to focus on the things that really matter."

"Let's face it; there are always a thousand things that need doing on a farm each day. We find that the best way to figure out what needs to be done now, and what can actually wait, is to make a plan and write it down." us make us more resilient and more likely to cope with life's ups and downs. At times like these, they are more relevant than ever," says Sam.

One of the most important is staying connected. With a lot of traditional offfarm activities and events cancelled or curtailed due to the recent lockdown, Sam's been making sure he's regularly keeping in touch with mates. "It's really easy to get caught up in your own world at times like this, but keeping connected with mates is what's keeping you sane really. It's as simple as having a yarn." "Often my mates and I are talking about nothing really, but it's still great to socialise and find out what they've been up to and what they're doing to keep themselves busy." Connecting isn't just about sharing what's on your mind, says Sam, it's also about being a good listener, especially if you're chatting with someone who's doing it tough."

"Being a good listener means absorbing what someone is saying and waiting for

Getting through challenging times is about prioritising your workload so you look after yourself and your family as well as the farm. Now's the time to focus on the things that really matter.

Sam says in this respect farming is just like rugby—during tough times it's important to just focus on the things that are highest on the priority list.

"On the field, when things get tough you have to decide what's the next most important thing you can do. That might be making sure you make your tackles or winning your next line out ball. In farming it's the same, it's a case of looking at the bigger picture and deciding what the best thing is to do at this time. Once you have figured that out everything will flow from there."

International research has found that people who thrive have five things in common. They feel connected with others, take notice of the simple things, give regularly, keep learning and are physically active.

"The Five Ways to Wellbeing are just that—five simple habits that the science of wellbeing tells

them to get it off their chest and share their experiences, whether they are good or bad. You don't need to have the answers, just listening can make an enormous difference to how someone feels."

He says farmers are better placed than most to cope with the pressure. "Farming has always been a job with a unique set of challenges, many of which, like drought or flood, are hard to predict or control. Covid-19 is another of those challenges."

"These sorts of pressures aren't going to disappear, so it's very helpful if we can develop the skills and resilience to cope. A good way to think about your wellbeing is to imagine it's a bank account. The Five Ways to Wellbeing are 'investments' that build your resilience so that when you do experience wellbeing 'withdrawals' you can cope better. That's why I've made the Five Ways to Wellbeing part of my life."



## Sam on the five ways

#### 1. Stay Connected

Small, daily connections in person, or via phone or social media can make a big difference to how we handle stress. If you're feeling under the pump, have a natter with your mates. If a mate rings, take time to yak and be a good listener.

#### 2. Give

Make time for others. Keep in regular contact with your neighbours and see if there is anything you can do to help and support them. Show them you care.

#### 3. Keep active

Even if you're busy, set aside a little time for whatever activity or exercise you can do or set up on farm. Keeping farm fit relieves stress and clears the head for better decision making. Check out the Farmstrong core challenge online.

#### 4. Take notice

A lot of everyday activities have changed or been curtailed, so now's the perfect time to appreciate the simple things in life that bring you joy – your family, friends, animals, the view and nature.

#### 5. Keep learning

A change of focus relieves stress and recharges the batteries. I've started a Level 2 rugby coaching course online so I can coach and referee kids rugby in future.

# Ruralco's Covid-19 response

AS ORGANISATIONS AROUND THE COUNTRY RAPIDLY RESPONDED TO JACINDA ARDERN'S CALL TO ARMS AND NEW ZEALAND'S SWIFT MOVE INTO LOCKDOWN WHAT MADE RURALCO STAND OUT?

Our rapid response to the crisis and our swift transition to a future of work that we had planned for 12,24 possibly even 36 months ahead demonstrated to us that our teams had the resilience, the grit, the determination and the deeply embedded culture to succeed. We have always had great pride in our collaborative culture, our flexible working practices and our ability to act quickly to embed change, but it has never been tested more than over the last few months as we pulled together to support NZ agriculture and be there to serve our farmers as an essential service.

#### How did we do it?

Some of us respond best to a formal plan, my mind whizzes and buzzes like scribbles on a page, a mind map of ideas, actions to take and key considerations. Our crisis response team made up of our Executive and key managers worked together to adapt and implement Ruralco's business continuity response in a scenario that most of us could never have imagined.

> At the heart of our response was our people, this was intrinsic to our leadership team. The immediate focus

was not on revenue or policies and processes it was on making our staff feel safe. Maslow's hierarchy of needs (1943) represents just this.

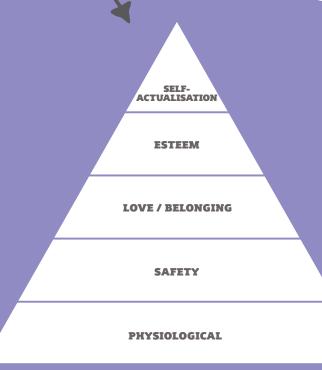
As an employer one of the primary influences we can have on our employees is over their "safety". When, as humans, our physiological needs are met, our safety dominates our behaviour and in a time of crisis this will come to the fore. Ruralco was able to move quickly to address this as our Compliance Manager, Peter Jacob explains.

"A small band of staff got together and purchased hand sanitiser, cleaner and wipes for distribution to all staff, offices and vehicles. Other PPE we had on hand included masks and gloves, we put staff distancing protocols in place across the business and supported vulnerable staff to work from home. Other staff that were not retail focused were supported by IT and all set up to work from home within a 24–48hr window.

Within two days all our farm supplies stores and inwards goods area transitioned from normal practise to operating under strict protocols. Barriers were erected at the

entrance of each store restricting access and providing a slick contactless service. Staff from across the business stepped in to ensure the stores were secured as a priority."

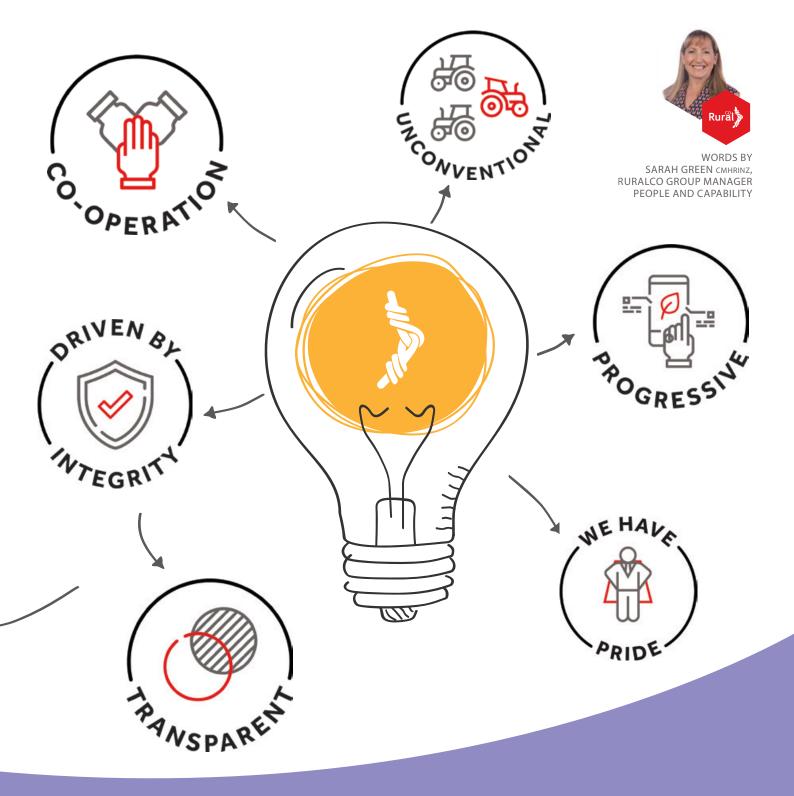




## Communication

With the practicalities being taken care of by Pete, the executive team turned our attention to robust, timely and most importantly authentic communications. We acted immediately to issue company policy, following the rule "remove the rumours, act swiftly" to ensure staff have all the information they need. It was/is our responsibility to educate our staff on the key requirements of COVID-19, to ensure everyone was aware of the requirements and to be an organisation supporting the government during this time. While our policies and communications were set out formally to ensure legislation and employment standards were met and understood, they were communicated directly from our CEO in his usual authentically real and heart felt way.

All the way through this pandemic Rob, as a CEO, has shared his story, his wish to be on the frontline, his struggles as he works



from his dining room table with his parrot squawking in the background.

In addition to our staff, we also needed to ensure our members and suppliers were fully informed of how COVID-19 would affect their interactions with us. Izania Downie, GM Marketing, Digital & Communications outlines her approach and response to COVID-19 "I'm a big fan of keeping it simple, only say what you need to and provide links for those who want more detail. At a time when inboxes were flooded with updates from every company who ever got hold of your email address, it was more important than ever to respect the mindspace we took up with our members. We created a comprehensive website landing page holding all relevant information. After our initial email communication to members and suppliers, we only sent further updates when we had something different & useful to communicate. We created signage for our stores to protect our staff and ensure customers knew what to do when they arrived onsite. We used Facebook for updates as many of our members interact with us on the platform. We were unable to print our specials collateral, including The Kit Winter Clothing and our monthly In Season farm supplies specials, so we had to transform these into fully online offerings using email, social media and our website. Thankfully, we already have a fully operational online store with over 5,000 products available to purchase for delivery or pick up.

Our online store has been a great tool to assist us in providing a contactless service. As more people adapt to online shopping we will continue to move with the times and stay ahead of technology so we can support our members now and into the future," says Izania Downie.

# **Cultural Change**

And there it was within 48 hours, Ruralco, as we knew it had changed beyond comprehension. An agricultural co-operative steeped in history and traditional working practices now had most of their workforce working from home, reps were off the road, stores were empty of customers. As the only entity of our kind with a fully operational online platform in the country, to say our teams were busy was an understatement. But how did we hold it all together? We kept it simple with some key initiatives and a focus on our already embedded internal training platform. We also encouraged managers to take the lead with their teams—they know best what their teams need.

A "High Trust" culture has been imperative, giving staff the boundaries from which to operate but allowing the flexibility for them to work autonomously in order to be able to balance their new norm.

# Wellbeing

Our Wellbeing Committee were itching to get stuck in and help, and once the initial hours had passed and essential policies and communications were in place, we met to discuss plans for what then was an unknown experience for an unknown duration. Having a committee that comprises of representatives from all areas of the business, we quickly established that our business had been split into two camps, homeworkers and those on the 'front line'—how would we look after the wellbeing of both and bring the two together so that our culture evolved and wasn't lost.

Our focus was on education and empathy. We knew that in these uncertain times what staff needed was the comfort of boundaries but a relaxed tolerant and empathetic response from colleagues and managers.

#### Flexibility

Everyone quickly understood that 8am–5pm was out the door, that we had to be patient with others needs during this time, work together as a team and support each other to ensure all key obligations were met. For our frontline stores, once the initial rush had subsided we shortened opening hours and decided to close on Saturdays to ensure staff had the time to rest and be with their loved ones.

#### Education

Our training partners RedSeed supported us very early on with the release of a COVID-19 course to build understanding, this was shortly followed by a Mental Health and Wellbeing resource, these tools were released to our staff and their families. As the weeks progressed, we have supported all new policy changes and level transitions with internally developed courses rolled out to the entire workforce.

#### Support

Our Employers Assistance Programme was reinforced to staff, we encouraged staff to reach out to one another with a simple "How are you?" and for managers to check in daily with their teams—not to check on tasks but to genuinely enquire how they and their families are.

#### Fun

We kept it simple, some teams did quizzes, some just had simple Facebook chat groups but we ensured that we made an opportunity for a central catch up once a week for "afterwork drinks" if people wanted to join but certainly not an obligation.

#### Collaboration

We wondered how to address the void between homeworkers and frontline staff, and we conjured up our "A Day in the Life" initiative, this has been my favourite thing to do. Sharing stories and photos from individuals within the business and their new normal.

#### Understanding

We needed to understand, to know what was happening within our teams the use of quantitative data through surveys still had a place but did not give us the whole story. Qualitative information was required, and this needed to come from our managers or from the staff themselves.

IMAGE: The year 2020 has seen the emergence of a new Ruralco, a refined version of the already strong collaborative organisation that our members are proud of.



#### So, What does the future look like?

As this Real Farmer issue goes to print, we will be a few months post that initial crisis point and hopefully working towards embedding the most successful working practices from our new normal into everyday working life.

Nick Petrie in his white paper "The Cultural Bungy Cord" warns us of the need to grow and develop our company cultures in line with any strategic change, never has this been more pertinent. We have seen great strides in moving our organisation to different working practices and efficiencies.

2020 has seen the emergence of a new Ruralco, a refined version of the already strong collaborative organisation that our members are proud of. A company with further digital reach, seamless processes and a swift and nimble approach to change. We will assess what has worked well, refine our flexible working policies, bring more training in house, and digitise more of our traditional campaigns to name just a few. COVID-19 has realised many of our long-term strategic objectives so as a leadership team, we can definitely see the silver lining to this 2020 crisis.



**COMPLIANCE PARTNERS** HEALTH & SAFETY HUMAN

WORDS SUPPLIED BY JANE FOWLES, COMPLIANCE PARTNERS

USING CONTRACTORS ON OUR FARMS IS A DAILY OCCURRENCE—WE USUALLY JUST HIRE ONE TO DO WHAT WE DON'T KNOW (OR WANT!) TO DO OURSELVES, CONTRACTORS CAN BE ANYONE FROM THE SHEARING GANG, TO THE GUY YOU'VE HAD COME AND DO YOUR SPRAYING FOR THE LAST 10 YEARS.

As the farmer, you are responsible for providing a safe and healthy environment for all workers (including contractors!) entering the farm or workplace. This extends to contractors and sub-contractors to ensure they do not cause harm to your workers or themselves, or anyone else while undertaking their work. This duty, along with the contractor businesses operating on your farm, is termed an 'overlapping duty'. The most effective way to manage this duty is by working together—consult, cooperate, and

What are some practical things you can do to begin to improve contractor health and safety?

Intervene

if you have concerns

about health and

safety.

coordinate the activities on farm or in the workplace. Talking to everyone involved can help to reach a common understanding and establish clear roles, responsibilities and actions in relation to health and safety. Working together can also help identify and prevent gaps when managing health and safety risks for workers. Remember, the goal is that everyone goes home safe at the end of the day from your farm or business—no matter who pays them or how long they're working there for.

# comhunicate

to your contractors your health and safety expectations. Ensure all Contractors are taken through an induction process to ensure they know about your farm risks and expectations. Give information on procedures for reporting risks in the workplace, or that result from the work being done, methods for reporting accidents and incidents, responsibilities for notifiable events, information about the workplace or procedures, such as known risks, emergency procedures and where to find first aid facilities.

#### Choose wisely when you're selecting someone

to work at your workplace, choose based on health and safety reputation as well. Request evidence, if required, to ensure contractors are qualified, appropriately certified, licensed, knowledgeable and skilled to complete the work safely.

## Build long term relationships with your contractors

that support health and safety.

# Identify the visks

that need managing on the job and decide who and what will control each risk—including the risks the contractor will create.

## Recognise good performance

across everyone and provide reward. Morning tea shouts are pretty well received.

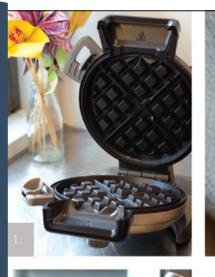
#### Man

by thinking through every stage of the job, and recognising how the work could affect all workers, and even the public.

### Ensure

your timelines and budget constraints don't jeopardise the health and safety of the workers.

Simply put, it makes good business sense to take on the responsibility of the safety of everyone doing business with you or for you. You hold the position to lift the health and safety performance of your contractors - ensuring they are making safety just as much of a priority as you. And, as always, Compliance Partners is happy to discuss this further for your farm or business. Feel free to get in touch on 0800 BIZSAFE to discuss further.





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# Ruralco goes digital for 2020 Instore Days

Getting online, rather than in the ute will be the path to this year's Ruralco Instore Days held 2–8 July.



For the past 25 years Ruralco, the farmer co-operative has run its popular Instore Days through its three retail outlets in Canterbury, offering significant discounts to its farmer members.

"Covid-19 has changed how Ruralco will run its Instore Days for 2020, as it has changed many things. However, it has by no means meant the event won't happen," says Ruralco Group CEO, Rob Sharkie.

Over the lockdown period Ruralco's staff have worked hard to set up the virtual equivalent of the Instore Days. Through Ruralco's website platform all the deals in this year's Instore Days will be online, with the same variety and quality Ruralco members have become familiar with over the years. The opportunity to participate in this year's Instore Days will run from July 2 to 8 and extend well beyond Ruralco's three stores in Methven, Rakaia, and Ashburton. The new format now means Ruralco's deals are open to farmers throughout the country.

"We have combined the best of both worlds in this year's Instore Days celebrations. The digital format sits alongside our traditional catalogue so our team can take orders by phone, email or online through the Ruralco website," says Rob Sharkie.

This year farmers across all New Zealand will be able to enjoy the deals, with delivery to the farm door.

Ruralco members wishing to pick up their bargains first-hand at any of Ruralco's three

stores will be able to do so, subject to Covid-19 distancing protocol at the stores. Farmers who may not yet be Ruralco members who want to enjoy Instore Days still have time to sign up to the Ruralco family. The Instore Days countdown kicks off on June 1 with every \$250 spent with Ruralco Instore Days participating suppliers from then to July 8 enabling members to enter the draw to win a new Ford Mustang.

Those members who purchase their Meridian electricity, Ballance Fertiliser, Allied Petroleum Bulk Fuel or pay for their fuel at the pump through Ruralco will also be able to enter the draw with every \$250 spent.

Any purchase made using the Ruralco Card at any of the 90 participating Instore Days suppliers throughout the country will also qualify for the draw. "This year we also have some new participating suppliers, adding even more variety to the goods and services on offer," says Rob Sharkie.

The \$65,900 Mustang promises to be only the first of many prizes offered, with a total of over \$100,000 worth of prizes up for grabs this year. The other prizes will be announced by participating suppliers in the weeks ahead.

"For Ruralco the silver lining in the Covid-19 cloud has been the opportunity to really turn our Instore Days into something even bigger and more accessible. At this tough time, they can now benefit an even wider number of our valued members who appreciate Ruralco's focus on getting the best deal possible for their farming business," says Rob Sharkie.

MORE INFORMATION: www.ruralco.co.nz/ instoredays2020



ABOVE: Rob Sharkie, Group CEO





# Quality food will help NZ weather Covid storm

COVID-19 pulled the plug on the global economy with one swift yank earlier this year, and only now governments and industry can begin to assess what remains, and what new opportunities exist in the strange new world the virus has left us with. words by RICHARD RENNIE

For New Zealand that rapidly exiting tide has left food production as the leading light for finding a pathway to recovery. It is undoubtedly one that is far from 'business as usual', but still providing a level of certainty for a small country at the bottom the world in less than certain times.

Initial indications about how valuable New Zealand's food growing ability would be came from "within lockdown" data indicating that from early February to late April the primary export sector earned \$8.2 billion, a massive \$800 million more than what the sector earned over the same time two years ago.

Within those numbers were \$6.2 billion of dairy exports and almost a billion dollars of fruit exports. Agriculture minister Damien O'connor pointed to apples and kiwifruit as being the star performers in the horticultural sector.

"Overall primary sector export revenue remains higher into April than for the same period in 2018, despite the forestry sector essentially being shut down over the past month," he said.

"The strength of New Zealand's primary sector, coupled with the success of our health response to COVID-19 gives us a head start on the world as we get our economy moving again."

He said there was no shortage of demand for products, and New Zealand now needs a skilled workforce to help it seize the opportunities currently before it.

Looking forward from a Level 2 beach head, the rest of the world is an uncertain place, with supply chain problems and big slides in hospitality and food service demand for quality food products.

However, thanks to a good response from the processing sector at home that



has avoided infections and shutdowns, New Zealand is well positioned to capitalise on having a "safe" food production system. The term "safe" now has a new meaning beyond simply meeting standard food processing requirements.

The United States meat processing industry provides this country with a chilling example of what can happen if Covid works its way into the food processing industry. Over 5,000 workers have contracted the virus, 200 have died and meat supplies have been jeopardised.

In contrast New Zealand processors were able to reconfigure plants, reset work stations and have to date kept Covid out of the processing chain, ensuring not only can Kiwis be fed, but high quality, safely produced red meat can still make it to market for earning valuable export dollars. After initially being hit with a 50% cut in capacity for sheep and 30% loss for

beef, plants have incrementally increased processing ability from the start of April, helping work through the tail of lamb processing and pass the half way mark for dairy cow processing and beef. Similarly, apple and kiwifruit packing operations have managed to reset and hit 90–100% of their pre-Covid capacity, subject to some variations in shifts and staffing levels. Looking out to New Zealand's valued export markets, the stress and impact of the virus upon those markets means volatility is likely to remain, despite markets' desire for quality food supplies.

Rabobank's latest COVID-19 update notes how just as China has started to recover, the rest of the world got sick, and while global daily infection levels have stabilised, by early May they still had not fallen below 70,000-80,000 a day globally.

Countries are sifting through the economic damage of lockdowns that have been in place in some cases, for eight weeks. China, US and European economies have shrunk by between 7% and 3.8% in the first quarter, with expectations the second quarter will be worse.

Overall, Rabobank is forecasting a 2.6% contraction year on year of the world economy with the second quarter of this year being the darkest point.

Initially the picture for New Zealand may seem far from positive, with increased personal freedoms dampened by lower pay, reduced working hours and higher unemployment hitting consumption of all but basic food and beverages.

However New Zealand is blessed with a shock absorber in its floating exchange rate, and just as in the global financial crisis of 2008 it plays its role in dampening the impact of overseas turmoil.

Expectations are for the dollar to fall in coming months amid weaker global demand, helping temper the inevitable slide in demand that may follow the global Covid lockdown.

While the dollar has "bounced" back up over US60¢ in early May, analysts are confident this is only due to over-optimism about Covid's retreat and as infection rates continue to be high through late May-June, the dollar will ease back into its downward trend.

Meantime New Zealand's ability to continue picking, packing and processing food products holds the country in a good light as competing regions struggle to secure staff who are capable and healthy enough to complete food harvesting, processing and delivery tasks.

At home, the domestic economy has embraced locally produced food with cheese sales surging 25%, wine up 12% and frozen produce up 63%.

All exporters have acknowledged ongoing challenges around supply chain disruptions even in China as it returns to normal, with every port and every region experiencing different problems, keeping supplies tight and somewhat tenuous.

The biggest loss for New Zealand food exporters has been the slump in the food service sector, with hotels, restaurant and hospitality outlets that typically take higher value meat and produce all but shut. The shutdown across Europe and United States has particularly hit high value sheep meat cuts. However other cuts including legs, flaps and forequarters have continued to perform well, helping shore up those losses.

Dairying continues to face mixed prospects with analysts' predictions varying widely on where the coming season's milk solids value may fall.

A surge in production out of Europe has weighed on concerns, with butter and cheddar cheese in global oversupply. However so far Fonterra's products have managed to continue to buck the global price trend by commanding premiums on productions including skim milk powder, whole milk powder and butter by 27-50%. High quality, grass fed provenance and clear labelling have all been cited by Rabobank dairy analyst Tom Bailey as the reason. While not immune to a forthcoming global recession, the primary sector's efforts to ensure the food it produces is of the highest quality, distinguished from base line commodity products could prove the prop that keeps New Zealand upright, and more capable of weathering the tough months ahead.



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NUTRITION

# The optimal balance for equine nutrition

Hekeao Hemp Co. came to life on a sunny day in September last year when two friends loaded hay into a float and talked about the exciting opportunity to provide an alternative in equine nutrition—something they are both passionate about.

WORDS AND IMAGES SUPPLIED BY HEKEAO HEMP



Hekeao is Māori for 'Hinds River' which boundaries 'The Glen', the farm where Hekeao Hemp Co. originates from. The Glen is nestled in the Mid-Canterbury foothills of the rural settlement called Anama. Hekeao means 'where the cloud meets the hills'.

Josh and Emily had a vision of producing fresh, wholesome horse feed and supplements and wanted to make their ideas come to life. As a natural superfood, hemp has been a hot topic taking the world by storm and they knew there was a unique opportunity with this plant as it has several nutritional benefits. They put pen to paper, floated ideas and soon enough the first batch of pellets were bagged up and sent out to friends across the South Island to trial. Josh had the land, a plan, and could grow the produce. Combined with Emily's background in Animal Health, marketing and sales as well as being a passionate horse rider, a strong team was formed.

Hemp has only been part of the cropping rotation for one season at 'The Glen', a family property where Josh is farming in its third generation. Straight away Josh could see the value in this sustainable, relatively easy to grow plant that seems to suit the dryland climate. Josh and Emily's vision was to add value to this versatile crop, combine it with other local Canterbury-grown produce and introduce it to the equine market—from farm to feed bucket. Initial consultation with a nutritionist, horse trainers, business mentors, several friends and of course the bank manager led to creating and analysing recipes, carrying out field tests and launching a range of products. Initially, the range consisted of three varieties of hempbased horse pellets and supplements, and recently the Wholefuel Muesli was introduced which includes ingredients such as peas, faber beans, lupins and barley.

All products are produced and manufactured locally and as environmentally friendly as possible. Sustainable packing such as refillable and reusable hessian sacks and optional glass bottles are used for the pellets and the oil respectively.

Hekeao Hemp Co's range is now stocked in all three Ruralco stores in Mid Canterbury.

The stigma around hemp being 'the same as marijuana' is not verifiable as the hemp seeds generated from the plant do not contain any THC—the psychoactive ingredient found in marijuana – and only contain goodness, including an abundance of naturally occurring vitamins and minerals. Hemp seeds are also known to contain the optimal balance of essential Omega's 3 and 6. These key attributes contribute to improving a horse's overall condition, muscle recovery, joint and tissue health, circulation, muscle and topline development and overall health and wellbeing.

From conception to production, Emily and Josh are very proud to bring a balanced, fresh, NZ made approach to equine nutrition to the market. The core values and beliefs of the business are producing wholesome, full-bodied and balanced feeds with a sustainable, traceable approach made here in Mid Canterbury.







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# Two very aggressive and significant diseases

At the time of writing this New Zealand is in lockdown at alert level 4. We have been in this isolated situation for three weeks now. My family is just about getting used to once-weekly visits to buy essentials. We gather together every evening to watch a good movie!

WORDS SUPPLIED BY IAN HODGE. BVSC. MANZCVS. VETERINARIAN. VET ENT RIVERSIDE.

The infection curve is finally starting to "flatten", and New Zealanders are all hoping for good news next week so that we might be able to venture out and meet people safely.

As a veterinarian I have been interested to see similarities and differences between the COVID-19 Coronavirus outbreak and its control, and the Mycoplasma bovis outbreak and its control.

Mycoplasma bovis arrived in NZ with a similar velocity as COVID-19 Coronavirus, and infected a great deal of cows in a short period of time. The epidemiologists swung into action and provided expert advice that started to control the infections and stop the spread. Thousands of cows died as a result of this, but slowly the prevalence of the disease reduced, and we continue to find and cull infected animals through trace back. This process will continue until the infection rate reaches as close to zero as is possible, and then, slowly, uninfected animals will outnumber infected animals, and measures will be in place to prevent the re-infection of naive animals.

Similarly with COVID-19 Coronavirus, the human infection rate rose sharply in a naïve population (worldwide). Control was also started by human and veterinary epidemiologists who instigated isolation (movement control) and testing. he epidemiologists have been continually modelling the pattern of disease within the population (as they did with M. bovis), and they are now about to predict when we can cease movement control and come out of isolation as the infection rate reaches almost zero.

Two very aggressive and significant diseases affecting animal and human health have broached our borders in a relatively short period of time. Veterinarians spend a great deal of time learning about the zoonotic diseases at vet school; those diseases which can pass from animals to humans. Many we learned about we will (hopefully) never see, but Coronavirus has surely been successful in this jump from animals to humans. It is a stark reminder to have a great deal of respect for our animal friends, to maintain hygiene around them and to eat them in ways that prevent this deadly transfer. Coronavirus is a common infection of calves. In calves the disease we see is almost entirely gastrointestinal (diarrhoea, dehydration and death), but calves can also be affected by respiratory symptoms as humans are. Coronavirus gastroenteritis is a nasty in calves as the respiratory syndrome we have seen in people is. It cannot be treated with antibiotics, but has to be managed symptomatically, as with the respiratory syndrome in humans. Unfortunately many calves die from Coronavirus.

As opposed to human medicine, there are vaccines for use in cattle to protect calves against coronavirus. The vaccines are given before calving so that anti-coronavirus antibodies are passed into the colostrum. When fed in the correct quantities at the correct time this hyper-immune colostrum can provide very good protection against coronavirus infection.

As you read this many of you will be preparing for calving. Having cows prepared for their imminent calving is very important. Make sure they are at body condition score 5 and transition them off winter feed and back to grass over a three week period. During this time cows can be supplemented with trace elements and their diet can be modified so as to prevent milk fever. Keep the stocking rate sensible to minimise pressure and stress.

As cows approach calving they can be teat sprayed so that the risk of mastitis at calving is greatly reduced.

And when cows finally calve make sure that the precious calves are picked up twice daily and fed that all important first milking hyperimmune colostrum.

I hope that all who read this are healthy, and are able to rebuild their lives and businesses, and to look forward to a healthy future in a safe relationship with our animal friends.

# Award reflects couple's environmental commitment



Learning to manage and match their farm's nitrogen demand to its inputs has gone a long way to explaining how Ruralco director Tony Coltman and his wife Dana Carver claimed the supreme award in this year's Canterbury Farm Environment Awards.

WORDS BY RICHARD RENNIE

Tony and Dana are equity partners in Canlac Holdings at Dunsandel. After recent expansion, the property now milks 2,150 cows in two farm operations, averaging 500kg milk solids a cow. Dana also works as the manager for DairyNZ's StepChange project, helping farmers increase profit on a reduced environmental footprint.

The couple are quietly happy about picking up an award which Tony says has recognised the hard work and thought they have put into lowering their farm's environmental footprint over the past few years.

## "We tried to approach the award judging holistically..."

Meantime they, along with other regional winners, await the supreme award announcement later this year. However Tony says nothing changes what they continue to practice every day.

"We tried to approach the award judging

holistically, emphasising that we are taking a whole farm approach that includes staff, water and the environment and that being sustainable is not just about environmental management. It also includes people and financial stability. It seems the judges got that too," says Dana.

In recognition of their inclusive approach to all the resources they tap into for the business they also picked up the Bayleys People Award, DairyNZ Sustainability and Stewardship Award, Synlait Climate Stewardship Award, and the WaterForce Wise with Water Award.

The regional environment award win has recognised the way they have managed the challenge of lowering nitrogen losses in particular. Today Canlac leads the way in significantly lightening its environmental footprint, putting it years ahead of where the regional plan requires farms to be by 2022.

Under that plan, farms are required to reduce nitrogen levels by 30%, but the couple's efforts have Canlac now down by 48%.

"It all started when I realised environmental management was not my strong point, but that rather than standing outside throwing rocks at what was coming it was far better I get involved," says Tony.

The couple have taken a multi-pronged approach to dealing to nitrogen losses, but the initial move was looking at what would deliver the "best bang for our buck."

That was to shift irrigation systems away from the older Roto-Rainers to more precise centre pivot application. With that has come an expansion of the farms' area covered by effluent irrigation. This has included adapting the centre pivots to be capable to distributing effluent either across both farms, or separately.

"It all started when I realised environmental management was not my strong point, but that rather than standing outside throwing rocks at what was coming it was far better I get involved."

"It is also helping to build up fertility on the second farm we have bought into the operation, and ultimately will enable us to further reduce the amount of synthetic nitrogen required," says Tony. Reducing the level of protein as a percentage of the herd's diet also means they have lowered the amount lost as nitrate in effluent. The couple have increased the

non-protein component of the herd's diet by bringing in maize silage and beets, boosting the carbohydrate ratio of the energy intake.

They have also worked on lengthening the pasture round, with fewer grazing events necessitating lower nitrogen application post-grazing.

"So we now tend to work on a 'little often', which has seen us reduce nitrogen application amount by a third."

The property is also a participant in the Forages for Reduced Nitrate Leaching (FRNL) trials, a cross-sector study aimed at building knowledge around forage production that will help lower nitrate losses by 20% or more from dry-stock, arable and dairy farm operations.

A high-profile part of the trial is the use of plantain grasses in the pasture sward. Plantain is known for its ability to absorb nitrates, and for its diuretic properties. Once eaten it tends to dilute the nitrate component of livestock urine, reducing its nitrogen potency once excreted. Tony cautions plantain plays a role but is by no means the silver bullet often desired when dealing with problems like nitrogen losses.

"The research behind it is good, but there are issues around the practicality of getting it established, and of keeping it established in the pasture mix."

#### "So we now tend to work on a 'little often', which has seen us reduce nitrogen application amount by a third."

Utilising all these tools over the past four years has meant Canlac has not had to sacrifice its 4.2 cow per hectare stocking rate, and per cow production remains an enviable 500kg milk solids a head a year. Dana says their efforts have focused more around matching the supply or input of nitrogen, to the farm's ability to absorb it, something heavily influenced by the time of the year.

It has meant any adjustment in stocking rate that does occur comes at the "at risk" period of May to winter as cooler temperatures lower nitrogen absorbing ability—as cows are dried off they are wintered off the farm and the couple avoid nitrogen application over that period.

"The 48% reduction has given us a good nitrogen buffer, our next focus will be addressing green-house gases," says Dana. These may prove an even greater challenge than nitrogen reductions.

"We need to be careful the adjustments to reduce green-house gases don't lead to a drop in farm profitability that isn't sustainable. I'm concerned about whether we know enough yet about how to achieve this. However, as a sector we need to continue to strive to work towards producing an environmentally friendly product."

Dana is particularly proud she and Tony also won the Bayleys People Award, and it reflects their efforts to also take their staff with them on their environmental pathway.

"We have seen staff go from viewing our practices as 'something they have to do', to taking a real interest in it. They see that people outside of farming care about this, and if they leave us they leave with skills they can take to their next role in the industry. I think it will become more of a selling point for employment with farmers over time."

#### "We have seen staff go from viewing our practices as 'something they have to do', to taking a real interest in it."

Tony who is a board member of Ruralco says he is particularly proud to pick up the award in Ruralco's first year of award sponsorship. "Ruralco as a co-operative is going to a lot of effort to ensure it is following through with best practice. It is a very genuine partnership and to be involved with a national award is very appropriate, given Ruralco is also a national co-operative."

BELOW: Tony Coltman and Dana Carver, the Regional Supreme Winners at the Canterbury Ballance Farm Environmental Awards OPPOSITE: Tony & Dana with children on their dairy farm Canlac Holdings



### THE RURALCO STORY

## Real people do amazing things

In 1963 a group of farmers formed the co-op that would become Ruralco. They wanted competitive pricing for their businesses and a sustainable future for tomorrow, and today we're still obsessed with that vision.

We live in the rural communities we serve. We have straight up conversations with the farmers, contractors, service and support businesses who work together in our local communities. We listen until we understand the needs of the real people who make a living from agriculture. Then we do what we can to make life a little easier.

We do our best on prices. We find answers. We tell the truth. We share experience and knowledge. We connect people with new ideas. We celebrate our heroes and the people that make Ruralco what it is today. We care about tomorrow. With the deep roots of our co-op structure we give rural businesses the opportunity to source better deals and know that their contributions deliver real value for their local communities, helping to support a sustainable future for New Zealand farming.

## **Our Values**



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We are committed to strong ethics in everything we do and how we deliver. We are honest and real, you can rely on us.



We're in this industry together. We're committed to uniting rural communities. When we work together everyone wins.



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## Lincoln conference still on cards

Covid-19 has disrupted plans for anyone anywhere in the world, and in New Zealand any event involving travel and group gatherings has been particularly at risk. WORDS BY RICHARD RENNIE

Lincoln University's "Grazing in future multiscapes" workshop is no exception, with the conference's planned December date now pushed out to July next year by organisers. The inaugural conference event intended to bring the best minds in the world together to identify and act upon the global challenges facing pastural farming. It includes speakers from all aspects of farming and pastoral expertise, encompassing both the physical, societal

and environmental aspects facing pastoralists. Ruralco has continued to offer its

support for the conference as a platinum conference sponsor.

Professor Gregorini, head of Lincoln University Centre of Excellence said Lincoln University was an ideal venue as the academic heart of New Zealand agriculture, and linking with Ruralco helps bring the findings of the workshop direct to the people who need it the most, New Zealand farmers.

Pablo Gregorini said he was confident that come next year interest in the conference would remain high.

"This will be an opportunity to bring people together who are leaders in the pastoral sector and academics from around the world, something that does not happen very often—there is no other scientific convention in the world offering the breadth of topic coverage."

The conference is an effort to front foot calls for alternative approaches to pastoral

IMAGE: Pablo Gregorini, head of Lincoln University Centre of Excellence

systems, re-examining the interaction between livestock, crops and landscapes and how best to minimise pastoralism's environmental footprint.

There are a wealth of speakers intending to address the conference.

Two Professor Gregorini welcomes are Lynn Huntsinger presenting at the conferences "social-scapes" forum, and Professor Pablo Tittonell, presenting in the "landscapes" forum.

Professor Huntsinger is based at the University of California at Berkeley.

As a professor of range-land ecology and management her work aims to better understand factors that link range land grazing systems and their potential use for livestock production.

Professor Pablo Tittonell's work includes being the national co-ordinator of the natural resources and environment programme at Instituto Nacional de Tecnolgoia Agropecuaria in Argentina. His work includes research on alternative solutions to major challenges facing pastoralism and landscape management. Rob Sharkie, Ruralco Chief Executive said the change of date was unfortunate but could not be helped, and by no means diminished the conference's importance.

"We are looking forward to sponsoring a conference so attuned to Ruralco's

own values, supporting a sustainable New Zealand farming industry," says Rob. He is particularly looking forward to the opportunity the conference provides for Ruralco shareholders to get up close and personal with some of the world's leading minds on the 'big picture' issues facing agriculture.

"As pressure builds on the industry we cannot ignore the issues around land, climate, water and the environment, and our shareholders are among the most attuned to this of any in New Zealand, so they will be particularly keen to see the conference go ahead," he says.





#### Introducing Professor Lynn Huntsinger

#### University of California Berkeley

Professor of Rangeland Ecology and Management, Russell Rustici Chair in Rangeland Management. Her work seeks to understand these factors as part of coupled human-natural systems, with the goal of learning how long-term, sustainable management of rangelands can be created, and of contributing to the growing body of literature and theory surrounding the concept of coupled systems.



#### Introducing Professor Pablo Tittonell

#### Wageningen University of Research

Professor Tittonell is the national coordinator of the Natural Resources and Environment Program of Instituto Nacional de Tecnologia Agropecuaria. He is former chair of the group Farming Systems Ecology of Wageningen University, in The Netherlands, and holds external Professorships at the Ecole Doctorale Sibaghe of the University of Montpellier, France and at the National University of Lomas de Zamora, Buenos Aires, Argentina.

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# Making it home safely

For Ruralco member, keen lifelong hunter, and father of 10-year-old twins Hugo and Ralph, Tim Silva, gun safety has been a crucial part of his sons' wider education.



"Our boys have been around guns from an early age as part of our family outdoor adventures "Tim and wife Rachel, made the decision to get their boys into the outdoors early, with guns being just one part a wider outdoor safety education program by immersion. Just as important has been river crossing, fire lighting, camp cooking and route finding. The key lessons around guns has been to give his sons first-hand understanding of their devastating killing power and the responsibility that comes with pulling the trigger, not only from a safety perspective but also the ethical harvesting of game.

Like many families, recreational hunting provides the Silva family an outlet for adventure and time together. Highlights for the boys have been chasing rabbits and possums and shooting ducks on their family's lifestyle block. The boys are also enjoying a few trips further afield. Both boys spent time during lockdown getting their eyes in (with their slug guns) while waiting for duck shooting to get underway. "So far, it's been more about the overall experience than the hunting, but it's great to see strong ethics and responsible behaviour coming through. Our best times as a family are well beyond the end of any tar-seal road, where the wi-fi can't get us!"

Few other outdoor recreational activities in New Zealand have such a dramatic increase in participation as occurs during the opening morning of duck shooting season. Game bird hunting is a time when multiple shooters of various skills and experience get together and use shotguns at one. Standing shoulderto-shoulder in a mai-mai creates a situation where correct muzzle control and firing zone management are important firearm safety fundamentals, especially in what can be challenging environmental conditions. The injuries that occur during duck shooting indicate many 'close calls' occur, and it is often luck, rather than good management, that has prevented many of these incidents from becoming a fatality.

Being the retail front for firearms and hunting equipment Ruralco supplier, Gun City, is often the first point of contact for hunters and firearms users. Gun City Manager, Brand Ambassador and Olympic Skeet Shooter Chole Tipple said "we educate and inform customers, matching them to the right products for their needs so that their family and mates can safely get a great result. We want to equip and inform our customers so that shooting can be a beneficial and enjoyable part of future generations."

"People really appreciate being given advice on what firearms and gear to use as well as shooting tips. They come into us with a goal or problem to be solved and we love matching them up with the right gear to help them out" Chole said.

Alongside ensuring customers understand safety and licencing requirements, Gun City are a port of call for safety equipment and Chole advised hunters take all precautions. "Ensure you consider owing a good quality safe and ammo storage unit, good footwear for even footing on terrain, locater beacon in case of emergency, gun bag or hard case for transportation, trigger and action locks, electronic earmuffs and where applicable a silencer for hearing. Hi-viz and all weather clothing, a powerful spotlight and light gathering scope will make it easier to identify your target in low light conditions."

INTEREST

With almost all firearms related hunting incidents relating back to one of the 7 Basic Firearms Safety rules\* quite simply the best way to play it safe and ensure family and friends make it home, is to stick to the rules.

## The Seven Firearms Safety Rules\*\*

Rule 1: Treat every firearm as loaded Rule 2: Always point firearms in a safe direction Rule 3: Load a firearm only when ready to fire Rule 4: Identify your target beyond all doubt Rule 5: Check your firing zone Rule 6: Store firearms and ammunition safely Rule 7: Avoid both alcohol and drugs when handling firearms

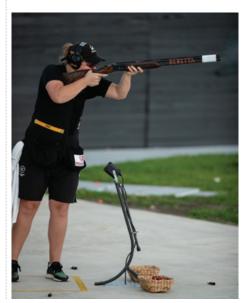
#### Did you know?\*

You are 8x more likely to sustain a firearms related injury while Game Bird hunting than any other hunting type.

Ninety-one percent of misidentified shootings occur in the daylight.

There are over 166,000 New Zealanders participating in hunting each year. \*A Hunter's Tale, 2017—A resource developed by the New Zealand Mountain Safety Council, representing the most comprehensive exploration of hunting participation and incidents in New Zealand www.mountainsafety.org.nz/activities/hunting/ \*\*Visit www.police.govt.nz/advice-and-services/ firearms-and-safety for detailed explanation on each of the rules.

ABOVE: Hugo, Ralph & Tim Silva BELOW: Gun City educate and inform customers, matching them to the right products for their needs



# A new world after the COVID-19 winter

Over the past few weeks, New Zealand has become a country of two halves: those in work and those out of work. Those in work are extremely busy, and those out of work are not busy at all. Between the two halves, there is a third group who are carrying on from home as if nothing had changed. words supplied by MIKE CHAPMAN, HORTNZ CHIEF EXECUTIVE



This business as usual (BAU) group is still expecting normal meetings to be held, submissions to be made on time, and regulations to be complied with as if New Zealand was not in the middle of an extreme crisis.

The worst feature of the BAU group is they are demanding responses from the people who are really busy, keeping the country running and feeding people. These busy people do not have the time, and even if they did have the time, they do not have the money or the resources to spend on BAU projects, policies and submissions. This is because it is more expensive and time consuming to run businesses with COVID-19 restrictions in place.

The three groups I have just outlined are on a collision course, with the impact likely to be felt as we come out of winter. Hopefully by then, however, the country will have successfully endured the COVID-19 storm, and we will be returning to near normal business operations except perhaps at the border. By spring, those that have fed and kept the economy running through the COVID-19 winter will be exhausted. Those that have not had the chance to get back to BAU will be fully energised and demanding change. But a good number of those without jobs will still have no jobs. What will be missing is money for BAU and jobs. The New Zealand Treasury Department is right: the economy will not be in good shape at all.

But winding the clock back to today, we should be asking what we can do to avoid this collision. To me, the answer is selfevident and comes down to the BAU group taking account of the impact of COVID-19. Instead of pursuing the plans and targets they had in place before COVID-19, the BAU group needs to be making adjustments now. A good example of making adjustments now is the Government's shovel ready infrastructure initiative, which is designed not only to increase employment but create lasting environmental outcomes by all parties working together. Many councils and the Ministry for the Environment are adjusting their timelines but not all of their processes. What is needed are further adjustments and allowances, recognising that we are in a new world and we will never return to what we had before. Rates increases and targeted rates will not be able to be sustained. The Government will have spent an incredible amount of keeping the country running during the COVID-19 winter and will little spare money.

In order to sensibly advance central and local government plans, policies and projects, money destined for prescriptive regulation and enforcement will need to be replaced by co-operation and working together, to make the best use of the resources we have left with after the COVID-19 winter. One of those resources are the people without jobs.

There will be a new world after the COVID-19 winter. What we need to do is to start preparing for that now.



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## How Farm Gauge can help improve your businessfor free

As the season draws to a close, we are now looking ahead to the next twelve months.

WORDS AND IMAGES SUPPLIED BY TONY FINCH, SOUTH ISLAND HEAD, DAIRYNZ

This is a great time to reflect on and review the season that was, in the context of your whole farm system. What are the opportunities to improve over the next year? What can we do more or less of? And overall, how can we become better at what we do? This is particularly important, as COVID-19 is creating some uncertainty about our labour force and future milk prices.

DairyNZ's online tool, Farm Gauge, can help identify areas of your business which are operating well and areas where changes

could be made to improve profitability or farm operation. Farm gauge is also a good tool to help you think about how you can manage costs, inputs and other factors you can control.

Farm Gauge has already been used by 1,400 farms and rural professionals. Two hundred of these farmers are in Canterbury and North Otago.

"Farm Gauge looks at eight areas within a farm operation: strategy, feed, finance, health/ safety and wellbeing, herd management, people, environment and infrastructure."

DairyNZ is encouraging more farmers to try Farm Gauge to see how it can benefit your business. Farm Gauge looks at eight areas within a farm operation: strategy, feed, finance, health/safety and wellbeing, herd management, people, environment and infrastructure. In each area there are a few questions to answer.

Farm Gauge is very flexible—there is no need to complete all the sections, so you can focus on just a few areas that particularly matter.

I've heard from a number of farmers who have used Farm Gauge with their sharemilker or contract milker. It allows for both parties to complete their own selfassessment on different aspects of farm management like people, feed or strategy and then compare results. It is a great way to start a discussion about what is working well and where you can make improvements. Once you have completed the short selfassessment, Farm Gauge will produce a report which highlights your performance in different areas.

#### "It is a great way to start a discussion about what is working well and where you can make improvements."

This comes with information on resources to improve your knowledge of different topics, or suggestions for further training. Having identified some areas to focus on, you can also bring in professionals like a farm advisor, vet, banker or DairyNZ consulting officer—to help work out future priorities and plan out changes you want to make.

Farmers have told us they've found Farm Gauge really helpful as a quick and free tool which allows you to identify where you should focus to improve aspects of your farm operation and, in some cases, improve profitability.

"So I see Farm Gauge as a really valuable tool to support farmers, sharemilkers and contract milkers to meet their goals to keep learning new skills and improve their own capability and business operations year-on-year"

Once the report is in, you can draw on professional advice or existing free resources to help implement improvements. In my dealings with South Island farmers, I've noticed that many farmers are keen to keep improving how they farm. So I see Farm Gauge as a really valuable tool to support farmers, sharemilkers and contract milkers to meet their goals to keep learning new skills and improve their own capability and

#### Improve your farm with Farm Gauge

business operations year-on-year.

Over 1,400 Kiwi dairy farmers have already benefitted from DairyNZ's free Farm Gauge tool to identify how to improve their farm performance.

Farm Gauge can be completed in under an hour. DairyNZ is encouraging more farms to try out Farm Gauge, and see what it offers. Sections cover: strategy, feed, finance, health/safety and wellbeing, herd management, people, environment and infrastructure.

To try Farm Gauge, visit dairynz.co.nz/ farm-gauge.

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## Power price future looks softer under COVID-19

#### Only six months ago electricity prices looked like they were going to remain stubbornly high.

#### WORDS BY RICHARD RENNIE

Higher than usual gas prices had been sparked by supply issues in 2018 on New Zealand's largest natural gas supply field, and there was increased uncertainty about gas supplies going forward. The power prices had settled out at about 10¢ a kWh (ex-line charges), a jump of 25% on 2017 when prices had been consistently below 8¢/kWh. Much of that increase was driven by the supply effect upon gas prices. Not only were there issues around delivery from Pohokura gas platform, but the industry was also blindsided by the government announcing in 2018 no new oil or gas exploration would be permitted.

Meantime gas exploration company OMV was also under pressure to increase its ROI, having just purchased Shell's New Zealand assets earlier in the year. The net effect was to push gas prices from \$5–\$6 a giga-joule (GJ) to around \$8 a GJ, and with it pushing up the price of electricity in general.

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1/06/19

However, as with most things in life now COVID-19 has drastically altered the landscape for electricity pricing and is likely to for some time yet. And unlike the past couple of years, it is likely to be a demand story that dictates power prices, rather than over-riding supply issues.

Greg Sise, director of energy consulting company Energy Link says overall New Zealand has experienced a slide in electricity demand since going into Level 4 lockdown of about 15% on weekdays and 10% on weekends, putting demand at about 75 GWh per day.

"And even if when we do come out of lockdown, we can expect to see demand remain considerably lower, as a result of a lower level of economic activity, and this will affect some sectors more than others."

Commercial property, tourism, hospitability and some manufacturing businesses are most likely to be affected to a greater extent, while agriculture and food processing are likely to be significantly less affected.

"One area that remains uncertain is the Tiwai smelter and what happens with that."

The plant continued to operate under Level 4 due to the complications of shutting down

ASB Daily Average Spot Price and Energy Link Contract Index



1/11/19

1/01/20

1/02/20

1/03/20

an aluminium smelter, while its future has again been debated as global aluminium prices slide downwards. As a consumer Tiwai normally uses about 13% of the country's total electricity production.

"Overall demand is down a lot at present, and this is keeping prices quite soft. However, demand will come back, as we move through to Level 3, then Level 2 and so on, and with that so too will prices."

While the price pressure may not be as great as the last few years have witnessed, Greg said he would not be rushing out to sign on for electricity supply through the spot market at this low point.

"What does make sense however is that while prices are low and uncertainty remains quite high, it would be a good time if you are a farmer looking to renew an electricity contract to look for a good deal."

Going forward he does not see too many supply constraints likely to pressure prices the way they have in past years.

"It could be that Contact's combined-cycle plant in Taranaki gets shut earlier."

Overall, he anticipates prices may settle 5%–10 lower than last year, offering a substantial saving to larger irrigation users seeking to go over tighter budgets for the new farming year.

He also recommends anyone assessing prices take a look through Energy Link's on-line guide to electricity procurement, getting a better idea of the traps and pitfalls that go with getting the best deal for business electricity supply.

Tracey Gordon, Ruralco's Energy Manager shares Greg's caution about moving quickly to sign onto a contract for your Time of Use load and advises farmers talk to us first and we can work with you to look for the best option.

Any deals that shareholders are presented with can be expertly checked by Tracey and her team, ensuring there are no clauses around pricing changes that could impact significantly upon costs and therefore profit during the farming season.

"We have the skills and the independence to ensure the best possible deal, not only for now, but for the entire farming year," she says. We are also continually working with our partners to ensure we are getting the best deals for our members both in the Time of Use and Non-Half Hourly loads groups.

Contact Tracey on 0800 787 256 for electricity pricing advice. Energy Link www.energylink. co.nz/reduce-energy-costs/ natural-gas-electricity-energy-procurement

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# Plan ahead with winter grazing

Livestock farmers are being encouraged to be proactive about planning their winter stock management including how they deal with adverse weather events.

WORDS SUPPLIED BY BEEF + LAMB NEW ZEALAND



Beef + Lamb New Zealand in conjunction with DairyNZ, have run a Smart Wintering webinar to remind farmers of the importance of having good wintering systems in place, particularly when using forage crops.

B+LNZ's Southern South Island Extension Manager Olivia Ross says farmers need to be proactive to ensure they are following Good Management Practices with animal welfare and the environment central to all of their management decisions.

She says farmers should be doing a feed budget through until spring to ensure feed supply is going to match demand and putting together a risk plan should adverse weather occur, or farmers end up carrying more stock than they had expected. The latter being a real possibility due to reduced processing capacity in the wake of COVD-19 restrictions.

For graziers, this means talking to dairy farmers to clarify expectations around feed availability.

Two of the main risks associated with winter grazing are a change of diet and mud. Olivia says farmers should be thinking about how they can minimise these risks on their farm. Options might include using back fences which are shifted every two to three days, bale rings and portable water troughs so stock are not having to walk to access water. "All of these can make a significant difference."

While every regional council will have their own set of regulations around winter feed

crops the principals remain the same around the protection of soil and water resources. This means identifying and protecting Critical Source Areas, or areas in the paddock over which water may flow in the winter and putting a five metre minimum buffer around waterways.

As the slope of a paddock increases so too should the size of the buffer.

Studies have shown that strategic directional grazing can reduce the overland flow of nutrients and sediment by 80%. Ideally, crops should be grazed from the top of the slope to the bottom so the crop acts as a filter for any run-off. Stock should graze towards Critical Source Areas and or waterways. Critical Source Areas should be left uncropped and ungrazed, or only grazed when soil is dry.

Reducing stock movements will limit soil damage and pugging and this is where back fencing, portable water troughs and baleage rings become valuable.

Helen Thoday, DairyNZ's Animal Care Team Manager encourages farmers to think about what they would do in adverse weather events. Thinking about previous events can help plan for future storms.

"This week sit down with your family or team and think about the last adverse weather event and what lessons you learnt."

Stock should have access to a comfortable lying surface over winter, for cattle they need around 9m/head, and there should be enough room for all stock to lie down comfortably at the same time. Paddock grazing plans are a valuable tool as they can highlight the risks and management requirements of individual paddocks and allow for planning of adverse weather events. Factors to consider when drawing up a plan include Critical Source Areas, waterways, grazing direction, shelter, bale placement, portable water troughs, back fencing and access.

To develop a plan, Dawn Dalley, a senior scientist with DairyNZ, says all farmers need is a farm map or grazing template (found on the DairyNZ website) and pen or pencil. Google maps can be useful to pick up subtle features in a paddock such as Critical Source Areas. She says when looking at each paddock, farmers should think about access to shelter, the lying surface, access to feed

and potential to use supplementary feed during adverse weather. Soil type should also be taken into consideration along with risk areas (those prone to flooding or snow accumulations) and how easy and safe is it for people to shift and manage stock.

Olivia says a contingency plan for sheep and cattle in bad weather could include providing 10% extra feed by enlarging the break or in the case of sheep, using a grass run-off and feed grain or nuts.

She says farmers need to think about what success looks like for them when it comes to winter grazing management.

"Set clear expectations, steal ideas of your farming colleagues and make a plan."



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It juts out on the landscape and cannot be missed. The site consists of buildings, elevators and silos, which are home to stock feed company Methven Advanced Feed Limited. Although obvious from the road, the business is very understated, however to their customers from across the South Island, it is incredibly important and a hive of activity.

Methven Advanced Feed is a customised feed mill producing high quality feed blends and pellets for the sheep, beef, deer and dairy industries. For General Manager, Craig Noonan, concentrating on customers goals is pertinent to good results. He said "our team are focused on understanding what our customers are trying to achieve, whilst working with independent nutritionists to develop specific formulations. We use only the highest quality raw materials to create exceptional products that are delivered on time and in full."

Quality raw materials and superior service delivery are vital to this business and are at the forefront of the business's values. "Our whole team completely buy into our values, which is rare in business. We hold each other to account, which ensures our customers are the focus of our operation" says Craig.

At the peak of production hundreds of tonnes of raw materials are being custom blended or

pelletised daily, and Craig believes that even at the peak "service expectations are critical to our customers and ourselves". We work on the basis that if a customer places an order for a blend, then it will be available for delivery or collection within 48 hours and with pellets usually 72 hours, provided we have the raw materials on site. Our central location usually means we can have raw materials within 24 hours from either local growers or import stores in Rolleston or Timaru.

Methven Advanced Feed's facility and system is so finely tuned that there is no room for waste or by-products in the process. "You can't make a silk purse from a sow's ear and the same applies to the products we manufacture. This is where it is important that customers understand the difference between price and value. Price is what you pay and value is ultimately what you receive in terms of animal performance and return. We aim to be competitive and deliver service beyond our competitors, but we will not compromise on quality, as no one wins" said Craig.

"People may be surprised that we make feed for all of these different markets. Dry stock are our bread and butter over the winter months and are an important component of our business. Recently we have been feeding more sheep from April through until August,

advancedfeed

specifically lambs on winter contracts. This is welcomed and keeps our team fit and ready for the calf feed season, which is still the largest part of the pellet business."

Methven Advanced Feed's don't make a lot of noise about what they do and to date have found word of mouth is the best advertising as customers tell other potential customers about their experience. This has been particularly true of calf feed, "we make good, honest, high quality premium products. Our calf feed formulations have not changed in five years and we think this is a testament to the excellent results they deliver," said Craig.

Methven Advanced Feed dispatches blends and pellets across the South Island and it is not unusual to dispatch to Golden Bay, Omakau and Hari Hari in the same morning as Mayfield, Dorie and Rangitata.

Craig says, "We are understated, and we like it that way. People are often surprised to find out what we do and how efficient we are." Craig and the team at Methven Advanced Feed are keen to discuss your stock feed requirements and how they may be able to develop on your requirements. "The most common saying in our business is "give us the order and we will make it happen".

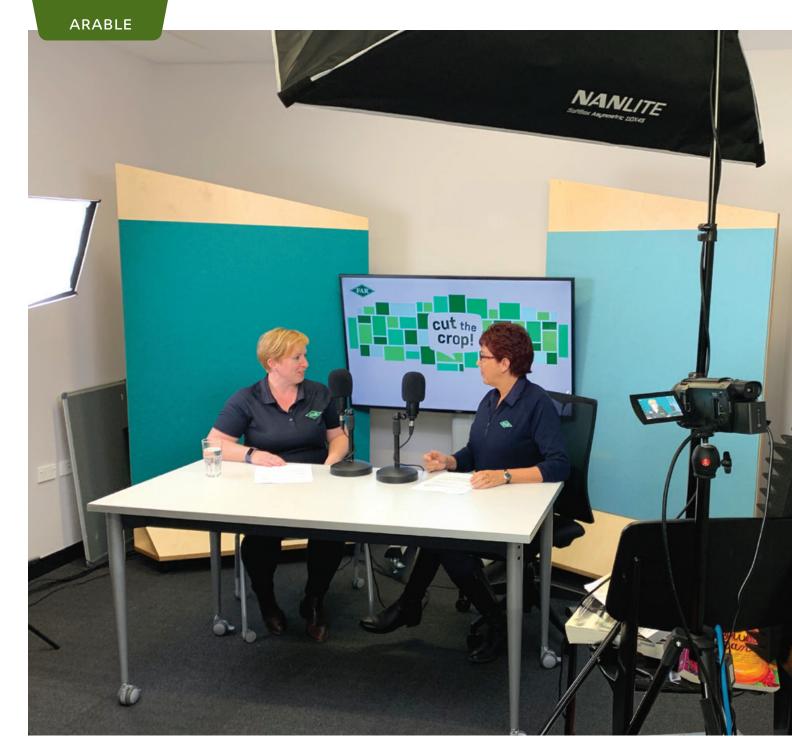
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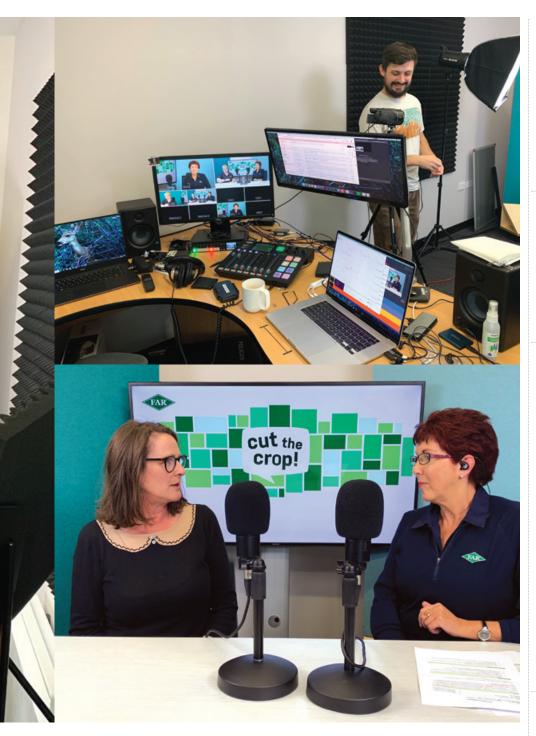
# What we learned from COVID-19

I'm writing this at the end of April, in the first week of the shift to Level 3, and I'm hoping that by the time you're reading it, we'll be at Level 2, or even Level 1. Does this mean that I expect that everything at FAR, and at your place will have returned to the pre-COVID 19 'normal'? Absolutely not! Some things really have changed forever.

WORDS AND IMAGES SUPPLIED BY ANNA HESLOP, COMMUNICATION MANAGER, FAR

Our talks with growers suggest that most arable farmers found Level 4 pretty manageable—business as usual, with a bit less travel and a bit more thinking ahead about what was required and when. They stayed on the farm, and welcomed essential supplies and advice, from essential suppliers and advisors, at a safe two metre distance. So, what happens next? What lessons have we have learned from the enforced isolation of COVID-19? How can we take advantage of these learnings and move forward?

The biggest lesson for most people working in an externally imposed bubble was that we were a lot better at using technology than we thought. We managed, from our kitchens, living rooms, spare rooms and farm offices, to download and run with a whole range of digital tools previously considered the domain of big city people. Our children, from pre-schoolers to university students, talked to their teachers and classmates in virtual class rooms; here at FAR we videoed our way



through virtual ARG meetings and Autumn Round-Ups; and outside of work we found new ways to participate in Lions' meetings, book clubs and Saturday night drinks.

"The biggest lesson for most people working in an externally imposed bubble was that we were a lot better at using technology than we thought."

It wasn't all plain sailing. Some of us were quite reliant on the 'digital natives' for advice, and rural cell phone and internet coverage isn't great for everyone, but for most of us, working in lockdown, was nowhere near as difficult as it would have been 5, let alone 10, years ago. While nothing will ever replace face-toface meetings in terms of camaraderie and communication, video conferencing has a lot going for it. The feedback from FAR growers who attended a whole range of meetings during the initial Level 4 lockdown has been really positive. They like that a one-hour meeting only took one hour...no travel time, no need to get out of farm clothes into something a bit more presentable, no need to even get out of the tractor if you're really busy!

From my perspective, as someone who oversees up to 100 grower meetings and events each year, video meetings come with some clear advantages. They save time and money...no meeting rooms required, no flights or vehicles to book and no costs to forfeit if meetings have to be moved or cancelled; and because there are no rooms to book, or time required for travel, they can be set up at very short notice. But this doesn't mean that FAR will no longer run field events. What it does mean is that we were able to successfully deliver information to our growers, through the lockdown, and in doing so, identified, tested and locked in some great communication options. As we move out of lockdown, some meetings and events will continue to be run via video and others will move back to meeting rooms, local halls or growers' paddocks.

"While nothing will ever replace face-toface meetings in terms of camaraderie and communication, video conferencing has a lot going for it."

For FAR, video conferencing wasn't the only new technology to receive a trial by fire during March and April. After months of planning, the mid-March launch of our podcast series...Cut the Crop! collided smack-bang with the lockdown. Again, the arable industry rose to the tech challenge, and by the end of April, over 1000 people had tuned in to hear FAR staff and guests discuss topics ranging from cereal cultivar selection to slug control.

The two most popular Cut the Crop! episodes to date feature Allister Holmes, FAR's Research & Extension Team Leader, outlining his learnings from a pre-COVID-19 trip to the USA, and FAR farm systems expert Diana Mathers, discussing the nitrogen cycle. It's been interesting to see that the series is being enjoyed far and wide, with 15% of listeners logging in from the United Kingdom, America and Australia.

"Again, the arable industry rose to the tech challenge, and by the end of April, over 1000 people had tuned in to hear FAR staff and guests discuss topics ranging from cereal cultivar selection to slug control."

Cut the Crop! can be accessed from your smartphone or computer. It is free to subscribe and listen to Cut the Crop! Simply download Apple Podcasts, Google Play or Spotify from the app store. Alternatively check out www.cutthecrop.co.nz to listen and watch the podcasts online.



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# Paddock selection foundation for success

Selecting the right paddocks sets a strong foundation for successful pasture renewal or forage cropping.

WORDS AND IMAGE SUPPLIED BY BALLANCE AGRI-NUTRIENTS

Whether selecting paddocks for winter forage crops, or for crops to start the process of pasture renewal, choosing the right paddocks is an important first step.

"If you're renewing pasture, the worst performing paddocks provide the greatest return on investment, so performance is the guiding factor," says Ballance Agri-Nutrients Forage Specialist Murray Lane.

"But if you're selecting paddocks for forage crops, there's more to consider, and getting it right affects the cost of establishing and growing the crop, the crop yield, livestock performance, damage to and loss of soil, and contaminant loss to waterways," he says.

#### Paddocks for pasture renewal

The two broad methods for selecting the worst performing paddocks for pasture renewal are visually or by measured performance.

"When there's an obvious difference between paddocks just by looking at them, it's straightforward to identify the underperforming ones for renewal, but if the difference between paddocks isn't so clear, visual pasture condition scoring can help," says Murray. Visual pasture condition scoring involves ranking every paddock from best to worst. It can be repeated over a number of years to compare results over time and gauge the result of investing in pasture renewal. DairyNZ's website has a pasture condition scoring tool with photos.

In intensive situations, a more objective performance-based measure of pasture growth, such as detailed grazing records or a platemeter to establish which paddocks yielded the least number of grazings during a season, may support better decision making. "Select paddocks at least six months before new pasture goes in, so you can fix any problems that may have affected the old pasture. If, for example, you discover you need to increase pH, 12 to 18 months is needed for lime to take effect. A soil test about six months before sowing enables nutrient issues to be sorted."

Some paddocks are unsuitable for going through a winter feed crop regime and should instead be renewed grass to grass.

#### Paddocks for forage crops

When selecting paddocks for winter forage crops, considering factors such as soil type, slope and critical source areas helps to protect the soil and reduce nutrient, sediment and E. coli losses. Lighter, well drained soils are generally the most suitable for intensive winter grazing, but can present a greater risk of nitrogen leaching. Heavier soils are typically more prone to structural damage (pugging and compaction) and sediment loss. Steep slopes are best avoided for winter forage crops due to the risk of sediment and phosphorus loss.

Critical source areas, such as gullies, are areas that could carry contaminants such as E. coli to waterways. "A paddock with lots of critical source areas may have too many environmental risks and grazing management challenges to make it suitable for winter cropping, but may still suit summer cropping. Paddocks with fewer critical source areas might be suitable if these areas can be fenced off and left uncultivated and ungrazed, acting as a buffer to reduce contaminants entering waterways."

Another factor to consider when selecting paddocks for forage crops is the area of land needed, which can be calculated using a winter feed budget, based on expected yield. Stock type is also important as paddocks may be suitable for wintering sheep, but not for cattle.

"As with pasture renewal, select paddocks for forage cropping early, at least six months before sowing, so you can test the soil to identify and rectify nutrient deficiencies and pH issues. This also gives you the chance to control perennial weeds with an autumn spray," says Murray.

"Using a no-tillage technique to establish the crop avoids the soil loss, damage to soil structure and reduced water infiltration rate you get with tillage. To give the crop a good start, drill seed with a moderate rate of DAP or Cropzeal Boron Boost," he says.

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# Not business as usual make a plan, have something to work towards



I think we are all sick of talking about Coronavirus, COVID-19, Corona, The Bug, Quarantine time, Lockdown, Home detention... just to name a few of the nicknames associated with the situation we have found ourselves in.

WORDS SUPPLIED BY ELIZABETH SOAL, CHIEF EXECUTIVE, IRRIGATION NZ

However, just in case the issues surrounding it have not been in your face enough, I'm here to talk about it some more.

The COVID-19 pandemic has had a significant impact on people worldwide and us here in New Zealand. Our lives have been changed very quickly and in fact I think it may well change the way we do things forever. The extensive media coverage means there is no way of escaping it, resulting in constant stress and anxiety. Although, there is a need to stay up to date with what is going on and I guess what else do we have to talk about?

The primary sector and our agriculture industry have received some great recognition during this time, as being the providers of food and fibre for our country. We are very lucky to be in a position where we are able to feed our country. Irrigation is a huge part of this as it allows us to grow and produce to meet quality standards and high demand. Agriculture has been classified as an essential service during lockdown, and so must operate under strict health and safety rules.

Although to a certain extent it is still business as usual for farmers - the cows are still getting milked, the sheep still need to be shifted and irrigators still need to be on where it is drythe lockdown and slowing of the economy is taking its toll on our industry too. Due to the hospitality industry being shut down, it has been difficult for potato growers to find buyers because of less consumption. With many green grocers being shut, fruit and vegetable growers are finding it difficult to sell their product. No stock sales and huge uncertainty around meat prices has resulted in difficulty selling and moving animals, many people have had to hold onto their calves and lambs simply due to there being no buyers.

Our lives are filled with ups and downs, we can't be winning all the time, and we can't be losing all the time either. This is the same for our sectors - some are going to be worse-hit than others following COVID-19. Although in what is a dark time for us and our lives it never ceases to amaze me how human nature can turn a negative into a positive. Lockdown has shown us how resilient and positive we really can be. The other day I saw a farmer who had managed to kick a rugby ball through the hole in the top of his silo, the determination and persistence to do this would have been no mean feat. It is these small achievements and moments of selfsatisfaction that can make us feel valued and see the light at the end of the tunnel. Even though now is a difficult time to be optimistic I believe it is a great time to set some goals. We don't know what the next six months hold, even the next six weeks, but we can still set goals and have something to work towards and something to look forward to. Picture yourself a year from now and ask yourself what you would like to achieve. Whether that be your business, personal, or something as small as being able to kick a ball into your rubbish bin!

I'm setting myself a few achievable goalsboth work and personal—and writing them down at the start of each week to hold myself accountable. Having something to work towards that is within our control can help make uncertain times feel a bit more certain. Make your goals adaptable so they can change with whatever curve balls we get thrown in the near future. Sounds cheesy-but I think it's a small way we can help ourselves and those around us get through and achieve great things. What do you enjoy doing? What helps you feel calm? Incorporate these into your goals too. When we get and give support, we build our strength and create stronger families and communities.

## Co-op News

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By logging in you can shop online and conveniently charge your order to your Ruralco account/s, access your current and past Ruralco Statements via "My Ruralco" and view discount information for businesses that accept the Ruralco Card.

#### I am not a Ruralco Member?

Contact membership to find out the benefits of Ruralco and how to join.

#### I am moving or need to update my contact details?

Please email your details through to membership

Visit www.ruralco.co.nz or email membership@ruralco.co.nz



#### 2020 Winter Clothing Catalogue out now

Check out our great range of clothing and footwear with free nationwide delivery for all online purchases: www.ruralco.co.nz/thekit

### WE HAVE YOU COVERED FOR ALL OF YOUR ON-FARM FUEL NEEDS

#### FUEL / LUBRICANTS / STORAGE /ON-FARM SUPPLIES





Sarah Bennett FUEL ACCOUNT MANAGER 027 360 9535

0800 787 256

RURALCO.CO.NZ



#### Get in on some unreel fencing deals

Spend \$250 or more before 30 June on fencing supplies and go in the draw to win 1 of 2 Weber BBQ's.

#### Trusted, independent energy advice

With more electricity retailers looking at the agricultural market with varying offers, members are urged to take a careful look before committing to changing.

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If you are looking at reviewing your energy options, get some independent advice first from one of our Ruralco Energy specialists. They will take a look at any offer, making sure everything is correct before you make a commitment.



Tracey Gordon Ruralco Energy Account Manager 027 652 2133

rgy Ruralco nager Co-ord 3 027 258

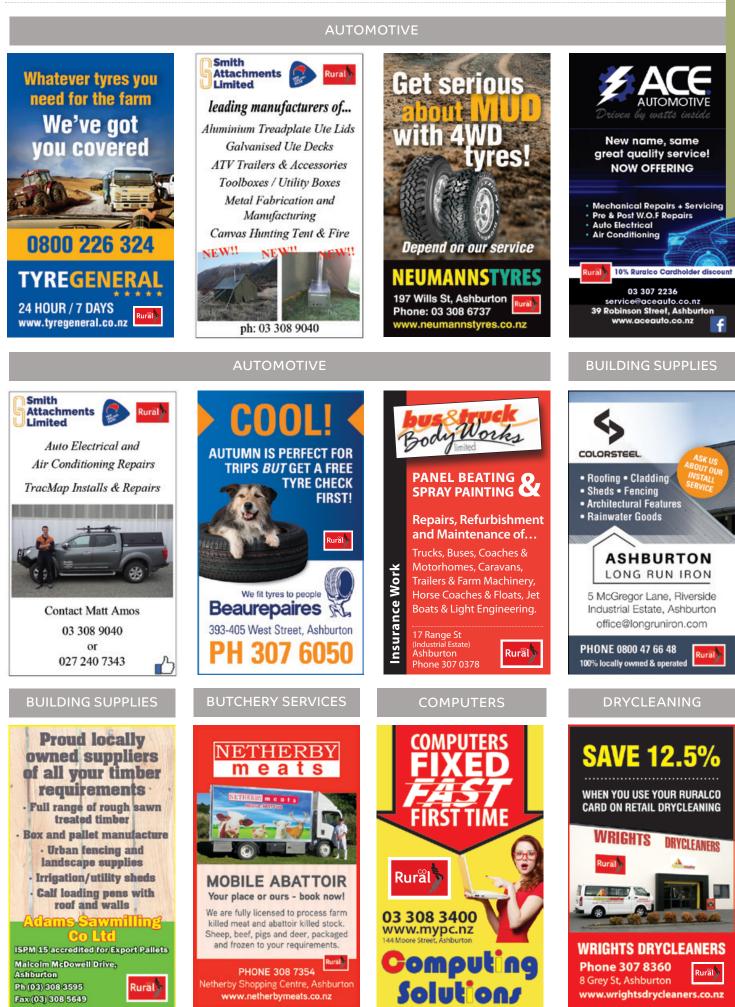
George Ingham Ruralco Energy Co-ordinator 027 258 2951



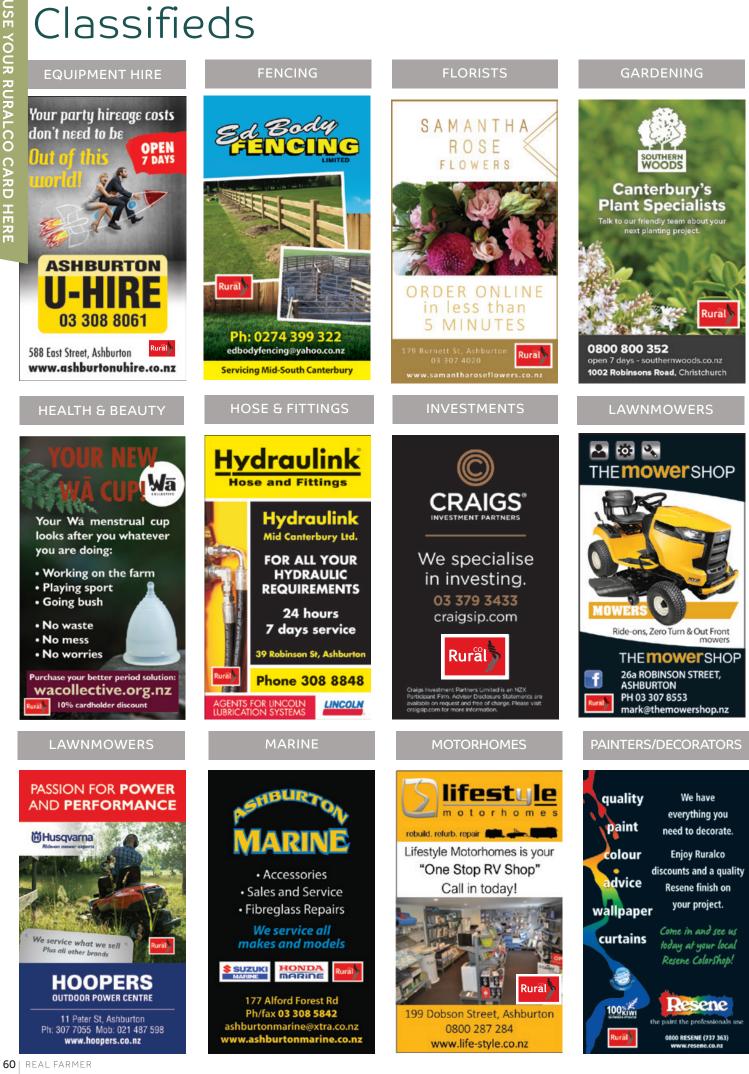
#### Every **\$200 spend on any Allflex** products between 1<sup>st</sup> April and

**30<sup>th</sup> June** gets you one entry in the draw to win 1 of 3 Black Dog bar leaners complete with 2 original Black Dog stools.

## Classifieds



## Classifieds





# MAKE THE SWITCHEESE SWITCHEESE AND BE IN TO WIN A NEW FORD MUSTANG!

Already using one of the businesses below, but want to conveniently charge it through your Ruralco account?

Switch it to your Ruralco account today and enjoy the convenience of one consolidated statement and monthly savings with Ruralco.

**PLUS** every \$250 spent with these businesses cumulatively from **1 June - 8 July 2020** gives you an entry into the prize draw.







INTERNET Spark & Ultima



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Complete the online form at www.ruralco.co.nz/instoredays2020/maketheswitch



THIS IS JUST A SNAPSHOT OF THE MANY GREAT BUSINESSES FOR YOU TO USE YOUR RURALCO CARD AT AND SAVE. 0800 787 256 RURALCO.CO.NZ ASHBURTON / METHVEN / RAKAIA



#### **Join Ruralco**

and enjoy convenience, competitive pricing and expert advice for your farming business

Ruralco is a values-led farming co-operative since 1963. We make your farming life easier with the convenience of one card to use online or in store with one statement for consolidated spend & improved cashflow. Through our supplier network we offer competitive pricing with real value to meet the needs of your farming business.

We are experts in agriculture, providing a complete solution with personalised advice and the latest innovations, on farm, instore or online.

#### Become a Ruralco MEMBER\*

We support your farming business by offering:

- Competitive pricing
- Convenience of one statement for consolidated spend and improved cashflow
- Individual account management with on farm support available
- Nationwide delivery on over 10,000 products for your farm
- Access to account transaction details online

#### SHAREHOLDER

- Receive a rebate payment relative to your spend, as declared by the Board of Directors
- Ability to set up multiple sub accounts under shareholding account e.g. different entity types

#### CARDHOLDER

- Annual account fee applies
- Receive all the benefits of a shareholding except a rebate payment and the ability to set up multiple sub accounts

\*Membership application is subject to meeting membership and application criteria



0800 787 256 **ruralco.co.nz** 

#### CARD

Offering real value on everyday items for your farm with more than 3,000 businesses you can use your Ruralco Card at & receive a discount.

Our platform provides streamlined reporting of your transactions with one monthly statement that includes your GST invoices attached for your convenience.

#### ENERGY

Providing independent energy advice, and after 50 years in the business, we know exactly what you need to get the best deal for your farm.

Our relationship with a network of leading energy providers means we negotiate on competitive pricing to help you access the best energy package for your needs.

#### FUEL

Covering all your lubricants, storage options and on-farm supplies delivered direct to your door at the best possible price.

Ruralco members benefit from bulk fuel pricing, and with our Ruralco cards, you'll consistently save at least 12c off the pump price at over 340 fuel outlets, nationwide.

#### **GIFT & HOMEWARE**

An extensive range of quality brands that are sure to be treasured for a lifetime.

#### SPONSORSHIP

Supporting rural communities. Our sponsorship programme supports our cardholders, their families, and our farming communities in building meaningful connections for a stronger tomorrow.

#### FARM SUPPLIES

An extensive range of over 10,000 products, available in three stores and online.

From agriculture chemical, dairy equipment, animal health, fencing and everything in between, Ruralco has you covered. Our friendly and knowledgeable staff and On-Farm Account Managers ensure you are getting the best product for your needs.

#### FERTILISER

Ruralco's relationship with Ballance Agri-Nutrients allows you to charge your fertiliser through your Ruralco account.

#### SEED

Offering a wide range of seed and treatments, including proprietary and endophytic options, custom mixes and our own Ruralco pasture mixes.

Our On-Farm Account Managers ensure your crops are maximised through our full-service agronomy package. Our dedicated seed team can also trade your commodity products.

#### **HEALTH & SAFETY**

Committed to helping you get the best expert advice you need, and this includes health and safety. To help you keep your farm and workers safe, we have a number of courses to keep you up to speed, and we can help you with the certifications you need.

