

# LIVESTOCK LEASING

AN ON THE LAND ADVERTISING FEATURE

## New herd option



At the Timboon Stocklease launch were, from left: Stocklease national sales manager Nigel Stanyon and Landmark's Heytesbury rural finance manager Michelle Evans with Brucknell farmers Belinda Smith and Sam Doolan.

**L**ANDMARK'S Stocklease product was launched to accountants, farm consultants, milk supply officers and farmers at Warrnambool, Colac, Timboon and Hamilton last week. Farmers were told that through Stocklease they could have day-to-day control of livestock — sheep, beef or dairy cattle — as well as ownership of any progeny — without having to own the leased stock. Stocklease national sales manager Nigel Stanyon said young farmers would be considered for Stocklease, provided they fit the credit criteria. He said the Stocklease interest rate would be competitive — around the 10 per cent mark. Landmark's Heytesbury rural finance manager Michelle Evans said she could see the benefits of stocklease to the dairy industry given farmers' needs to source stock and maintain farm cashflow. "It is an alternative to mainstream finance through banks or stock agents to buy livestock." Through sale or leaseback, Stocklease could arrange to buy livestock or lease them back to farmers, freeing up capital for off-farm investments, to pay out debt, expand the operation or retire.

## Vital role for dairying

**A**GRICULTURAL financier Cowbank has leased more than 40,000 cows in almost 300 leases throughout southern Australia in the past 10 years. Founder Rod Banks said 40 per cent of the business was in south-west Victoria. Cowbank has been in operation since 1999 and has played an important role in the development and growth of the dairy industry, he said. "CowBank travels extensively to personally meet with our farmers and tailor our financial packages based on practical hands-on experience," he said. The field team is backed by an efficient and accessible team of dairy specialists. Mr Banks said given the econ-

"Leases are valued on the full market value of the cow."  
**Rod Banks**

omic climate during the past four months, it was important that Cowbank clients remain profitable in the tough times and prosper in the upswing. "We work with clients who can ultimately grow grass, love their cows and who are good people and want to be part of the industry in the future," he said. "CowBank can provide farmers with the capital for your dairy herd to assist with the growth of the business." Mr Banks said Cowbank leasing proposals did not have a stock or land mortgage. "The cow is our security and leases are valued on the

full market value of the cow. "If the herd is maintained and normal calving rates are achieved, the lease can actually pay for itself within the five-year lease period," he said. Mr Banks said CowBank leases also had benefits for the sharefarmer. "The five-year lease allows the sharefarmer to gain equity through the herd while deferring tax payments. "The sharefarmer can grow equity with a soft asset (cow) behind a tax shield — they pay off the principal (rather than tax) deferring tax payments, while they develop the asset."

## PGG Wrightson Livestock

### DAIRY LIVESTOCK

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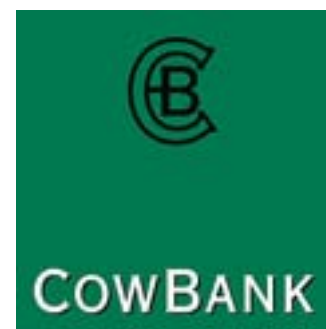
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