

FARMERS FIRST

Issue 65 | Autumn 2022



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PARTNERSHIP WITH SOIL CARBON CERTIFICATION COMPANY AGREENA



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NEW FINANCE SUPPORT FOR FRAM MEMBERS



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DIRECT PARTNERSHIP APPROACH FOR DAIRY NUTRITION

Harvest Round-Up, pages 12-13
(Photo provided by Ed Ford)



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LONG HOT SUMMER NOT THE ONLY CHALLENGE

As we reach the end of a very dry and hot summer, which, for many, resulted in an unusually early harvest, farmers will be delighted that at least a little rain has come their way as we prepare for another farming year.

“We are delighted to bring you another issue of Farmers First, where we will bring you up to date with the latest activity at Fram Farmers and some important and useful information to help your farm business excel.”

It is great to see events back in full swing, and our team has been out on the road at plenty of local and national events over the past few months – we’ve provided a full summary on pages 4-5.

The always-well-received harvest round up is back again on pages 12-13, and in the next of our series of ‘meet the team’ profiles, we speak to Rachel and Jono in the crops team on page 18 and 19.

With the rising cost of farm inputs continuing to only go in one direction,

we bring some useful updates from the business services team on renewable energy on page 11, as well as a focus on farm insurance and the importance of accurately calculating rebuild costs on page 22.

It’s been a while since we’ve provided an update on the finance options available through the Fram Farmers membership, so on page 15, we’ve highlighted how one member has benefitted from the reliable and trusted service from our finance partners.

Elsewhere, we are delighted to share with you our new partnership with soil carbon certification firm Agreeena on page 8, and how we’re working with Suffolk Wildlife Trust to support members in managing wildlife habitats and improve biodiversity on page 21.

For our livestock producing members, we’ve highlighted the benefits of our liquid feed supplier partnership with a member case study on page 17, and, on page 9, a fresh produce member shares how the latest advances in machinery-based technology are helping improve efficiencies on their farm.

Finally, as many members are aware, we are experiencing a few challenges with Npower in getting historic bills and



Andrew Knowles, Fram Farmers CEO

correct meter readings to members, and also the uncertainty on contract pricing going forward. We are acutely aware of how frustrating the invoicing issue is and the importance of being able to advise members on contract rates going forward.

The whole team is working extremely hard on both these topics, as well as answering a huge volume of phone calls from members. We are providing updates every week on the market and prices, so please check these to see if they assist with your query before calling the office. If you haven’t signed up, please do so – many members are finding the updates extremely useful.

And now, with a new Prime Minister and Defra Secretary at the helm, we look forward to seeing what the next farming year brings.

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

Every precaution has been taken to ensure that the material published in Farmers First is accurate at the time of printing. For further details about anything featured in this edition please call Fram Farmers on 01728 727700, or Juliette McDaniel at Kendalls PR and Marketing on 01502 475110. If you would like to opt out of receiving Farmers First, please email mail@framfarmers.co.uk

STAFF UPDATES

Some new faces have joined our team in the last few weeks. In May, we welcomed **Julie Milne** as GFI administrator, who will predominantly be supporting Nick with building materials.

Chris Flatt has just joined the GFI team in the capacity of Machinery Buyer. Chris brings huge practical knowledge in both arable and livestock machinery, and is well known to local farmers.

The livestock team welcomed **Rachel Burroughes** as Trainee Feed Buyer in June. Rachel has previously worked at the NFU, Larkmead Veterinary Group and Glencore Agriculture. In addition to this, **Sophie Naylor** has just joined the team as Purchasing Assistant for livestock and we are pleased to offer her the opportunity to do an 18-month CIPS apprenticeship with us.

Sadly, we said goodbye to Jess Locker who finished her placement with us after doing a fantastic job supporting both the crop inputs and livestock teams. In her place we have welcomed **Ed Fuller**, a placement student from Harper Adams, who is spending his one-year placement with the crops team supporting Scott and Jono.

Annie Buckingham has decided not to return from maternity leave after 9 years working for Fram - we are sorry to be saying goodbye to Annie, but thank her for all she has achieved on behalf of the membership, and wish her every success in the future and in the next chapter of her life. This has opened up a vacancy in the crops team, so we are therefore advertising for a Fertiliser Specialist. If you feel you have the skills and knowledge to take on this role or know of anyone suitable, please speak to Sarah Snell, HR manager. You can find the job description via the careers section of our website.

Sam Setchell, IT Support Technician, has taken up an opportunity closer to home, and, in his place, **Mark Wilson** will be joining us in September, supporting IT Manager Richard Snelham. **Evie Cathro** has also started at Fram as Marketing Assistant on a CIM apprenticeship course from college.

During the summer months, the Fram Farmers team has been out on the road speaking with members and attending various events, as well as hosting open days and farm walks.

SUFFOLK SHOW

The events diary kicked off in May with our local Suffolk Show, at which we also showcased the work of FramTrade. After being postponed for two years, it came back bigger and better, and the support from all involved was incredible. We hosted a very successful cheese and wine evening on the first day of the event, and it was lovely to catch up with so many familiar faces. To top it off, we won a trade stand prize of 'Best Stand Allied to Agriculture'. Huge thanks to the FramTrade team for the beautiful set up.



MOWNESS HALL TRIALS DAY

Hosted by Fram Farmers member James Forrest in collaboration with BASF and Walnes Seeds, we held our Mowness Hall Trials Day at the end of June. The trial plots were excellent, with nineteen varieties on show, all overlaid with various T1 and T2 fungicide programmes. Members also had the advantage of seeing the BASF Real Results Trial, which highlighted their chemical treatments for wheat varieties. We are already planning next year's event so make sure to put Tuesday 27th June in your diaries!



ROYAL NORFOLK SHOW

We exhibited at the Royal Norfolk Show at the end of June, for the first time in a few years. It was great to catch up with members in the region, and the team was blessed with great weather. The icing on the cake was winning the Reserve Champion Tradestand Prize, beaten only by one of our long-standing suppliers, The Witham Group.

NEXTGEN SUMMER EVENT

The NextGen summer event was held at RAGT Seeds, Europe's largest seed breeder, at their Ickleton breeding and trials site. They gave us a tour of the seed breeding labs and discussion surrounding gene editing, before heading out to the trial plots, which included their cover crop trials.

Around 180 new seed varieties are bred by RAGT Seeds every year so there was plenty to see! Cover crop trials run in rotation within their cereal and rape trials, to demonstrate how each mix and straight affects the soil and, in turn, the yield of the crop following. Their most successful straight so far appears to be Phacelia which is proving to be great at locking nitrogen in the soil, as well as offering other benefits like weed suppression. A huge thank you to Lee Bennet, Tom Dummett and the rest of the team at RAGT for a great tour.

The Autumn NextGen meeting was a tour and Q&A session at the Houses of Parliament in early September, followed by lunch and a tour around Tate and Lyle Sugar Factory. **If you are interested in joining the group, or know someone who might be, please contact Jono Woollatt or Hollie Lister in the office - 01728 727700.**



RABDF GOLD CUP DAY

Albys Farm, home to members the Torrance family, hosted the RABDF Gold Cup Open Day at the beginning of July, after being crowned RABDF Gold Cup Winners at Dairy-Tech earlier this year (see Issue 64 of Farmers First for more info). Fram Farmers sponsored the day, alongside other suppliers and agents who work closely with the Torrance family. The day, which was attended by around 600 people, consisted of talks about the next generation of dairy farmers, the latest innovation and technologies they've adopted for managing their 670 cows and 430 followers, plus a walk around the farm.

CEREALS EVENT

Our crops and membership teams headed over to Cereals Event in mid June, which this year took place in Cambridgeshire. The event, which showcases the latest in arable farming and agronomy, offers over 350 stands and live demonstrations, as well as crop plots, the NIAB Soil Hole, NAAC Land Drainage Hub and Winter Wheat and Barley features for comparison. This year's event was very well supported, with over 17,000 visitors across two days.



FRAM 10K

Congratulations to our Fram Farmers Team who took part in the Fram 10k at the start of September - it was great to see some of our members running too! From L-R, Evie Cathro, Grace Hayward, Scott Manning, Samantha Parnell, Sarah Snell, Jonathan Woollatt, Barry Howard, David Wilson, Sam Aldrich and Tim Styles.

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DIARY DATES:

21st September	Laughton & District Ploughing match
28th September	Cheshire Ploughing Match
5th October	The Dairy Show (Bath & West)
12th October	Suffolk Skills & Careers Festival
16th November	South of England Farming Conference

FARM WALKS

Alongside the larger events, we have also organised farm walks in Cornwall, Cheshire and Sussex, which have been hugely popular in introducing fellow members as well as the Fram team.

The Cornwall farm walk took place on Simon & Alison Ward's mixed farm, which boasts intensive grassland and robotic and conventional milking systems for 330 cows. Their average yield across the herd is 11,500 litres, with milk sold to Trewithen Dairy.

The Cheshire event took place at the NIAB Wheat Variety Trials, kindly hosted by Ed and Lucy Houghton. Frans De Boer hosted the Sussex Farm Walk, which included a tour of the strip-till maize, new crop Sunergy trial for feed and/or energy, the utilisation of farm manures and digestate to their full potential, plus and an AD tour.



A huge thank you to all members who have recently hosted events - your support and hospitality is very much appreciated.

WEBINARS

During the pandemic, virtual updates were an effective means to keep members up-to-date. These have continued, with a number of successful evenings in the past few months, running from around 7.30pm for 1-1.5 hours.

Our crops team hosted the first of the updates, with each department (crop protection, grain marketing, seed and fertiliser) providing market updates and advice for the coming season.

Following on from this, our utilities webinar was widely popular due to much uncertainty in the energy market. We found this to be a good way of communicating with our members, whilst also allowing time for a hugely beneficial Q&A session and discussion at the end of the evening.

We also held a 'Carbon Farming' webinar with our new partners Agreena (more on page 8), which demonstrated the potential benefits to soil, the local environment and farm businesses that can be seen by farming carbon.

Make sure to look out for upcoming webinars as they are a great way to keep up-to-date as well as discuss any questions you may have. If you are unable to attend on that evening, you won't miss out, as all our webinars are recorded and made available at a later date.

NEW SEED FOCUS

We are delighted to share with you our NEW Seed Focus publication, which provides updates from the seed team, including news on trials days, new varieties, purchasing and dressing options. The first issue was published in Spring and, going forward, it will be published twice a year.

FRAM FARMERS
Seed Focus
Issue No. 01 | Spring 2022

Seed Focus

In this first issue of Seed Focus we will be covering the services and savings the Fram team can offer as well as the following Winter Wheat Varieties and Traits: Cereals, Pulses and Oilseeds (which can then be marketed through our Crops Marketing Team) as well as Maize (for both forage and AD), Hedging and Vegetable Seed.

We have seen an overall increase in volume across the board in the last three years, but most noticeably in the volume of cereals. We have full market exposure, and access to all the main varieties marketed by all breeders.

We understand that many of you have pre-existing relationships with reps, but by involving your seed team suppliers, and work to get the best deals for you, we can then through variety specific block bookings at reduced rates or rebates.

To contact the Seed team call 0728 727717 or email seed@framfarmers.co.uk

Rachel Cooper - Seed Product Manager
I started at Fram Farmers in 2019 as an Able Administrator. I had finished two years and I have completed an Apprenticeship in Business Administration with Suffolk Rural. After being promoted to Seed Product Manager in July 2021, I have become a licensed Cereal Crop Inspector which has allowed me to have a greater understanding of how certified seed makes it to the market and the protocols which are in place to ensure seed meets these requirements.

In October 2021 I completed the BASIS Seed Sellers qualification which has given me with the opportunity to have more of an insight into the pests and diseases affecting cereals, pulses, oilseed rape and sugarbeet and the IPM strategies used to combat these.

Cherie Alchison - Trainee Seed Specialist
Cherie completed a degree in Environmental Geography and Statistics at Stirling University before starting at Fram Farmers in June 2021 as a Trainee Seed Specialist. As responsible for the Quality Assurance at Fram.

Jono Woodall - Farm Trader
Jono studied Agricultural Business Management at Reading University, and after a year in Australia, started at Fram in 2019. He is the Farm Trader, specialising in Grain but also operating in Seed and Fertiliser inputs. In a market place where risk and volatility is the only constant, Fram's integrated Crops Team is proving a useful service for members.

Think Seed - Think Fram



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PROTEIN FEEDS LTD – AN INDEPENDENT, FAMILY-RUN BUSINESS

Run from its premises in Darsham, Suffolk, Protein Feeds has been manufacturing and supplying cattle feed to farmers for over 40 years. During this time, the business has built a reputation for quality products and a personal service, at competitive prices.



The business, which is UFAS (Universal Feed Assurance Scheme) approved, is focused on producing feed for beef and dairy cattle across East Anglia, which is supported via its strong relationship with Fram Farmers.

Being an independent, family run business means complete control over the service delivered to customers, from the sourcing of raw materials to delivering the finished product to farm. This also allows good

flexibility of volume when an order is requested, and the straightforward management structure allows for quick decisions, which is vital in helping customers in today's fast moving industry and markets.

Working with local suppliers as much as possible, Protein Feeds brings high quality and good value rations that your herd deserves. The company aims to be the cheapest and most efficient producer of feeds, from manufacture to distribution, sales, and management, enabling them to provide a highly competitive product to customers.

Due to the very dry conditions that we have experienced this year, there is an especially important need to maintain a balanced diet for cattle going into the winter months, given the difficult forage



season and limited supplies available. Protein Feeds are very honoured to have such committed and loyal member support and service, and try their absolute best to supply rations as quickly as possible.

The business has enjoyed a long-term relationship with Fram Farmers, and Protein Feeds looks to build on this going forward into 2023, in order to face the challenges of the future.

"Many thanks again for everyone's kind support and cooperation over many years of trading."

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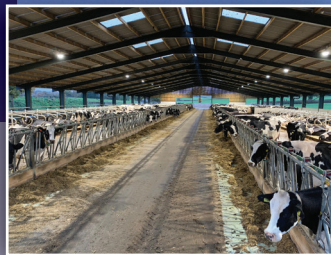


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PARTNERSHIP ON SOIL CARBON MARKET TO CONNECT FARMERS TO THE GREEN ECONOMY

In June, at the Groundswell Event, Europe's largest regenerative agriculture conference, Fram Farmers announced a newly established partnership with soil carbon certification company Agreena.

The partnership aims to increase soil carbon sequestration in the UK and reward farmers for making the transition; the organisations will work together to educate Fram Farmers' 1400+ members about soil carbon certification and provide access to the green economy through the voluntary carbon market.

Through the adoption of conservation agriculture practices, farmers can regenerate soils and turn them into carbon sinks in the process - Agreena's technology platform supports farmers to input data around individual fields and receive GHG emission baselines.

If a farmer decides, they can create a plan for their farm's transition to regenerative

practices and receive estimated potential earnings for each planned harvest year. Agreena monitors and verifies fields before issuing third-party verified carbon certificates which can be held for the farm or sold as offsets to climate-conscious companies.

Agreena is one of the first platforms across Europe to facilitate the issuing and trading of carbon certificates for farmers, now serving 12 countries in Europe. The programme follows the crop year and thus allows the farmers to reap the value of their climate efforts on an annual basis.

"The Agreena Carbon programme is designed to help farmers overcome the knowledge and financial barriers around their ability to capture carbon via regenerative farming and soil sequestration," says Andrew Knowles, Fram Farmers Chief Executive.

"We chose to partner with Agreena as the company has created a model that puts farmers first. Farmers have complete

Agreena

control of their carbon certificates, and through the connection to the voluntary carbon market, can be confident that they will maximise the value of their efforts."

Agreena and Fram Farmers will further reduce the complexity surrounding carbon markets by running a series of educational events, which will help farmers improve the all-important bottom line in the short-term, but also spur long-term benefits resulting from regenerative farming practices, such as improved soil quality and water retention, and enhanced biodiversity.

We are planning a regen demo day for Fram members at the beginning of November in West Cambridgeshire. The day will include an overview of the farm and regenerative husbandry approach, an agronomist's view, Agreena's approach and scheme developments, going regenerative (the good, the bad and the ugly) and a Q&A discussion. Look out for more information in the coming weeks.

For more information, please contact Andrew Knowles in the Fram Farmers office: 01728 727700.



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MACHINERY AND TECHNOLOGY ADVANCEMENTS IMPROVING EFFICIENCY



Back in Spring of 2021, Fram Farmers member Home Farm in Nacton, Suffolk, took delivery of a Robotti 150D to help with weeding a number of vegetable crops. The business has recently expanded its technological portfolio with two new pieces of revolutionary equipment. We provide an insight...

Producing both organic and conventional vegetables, including leeks, brassicas, onions, red beet, potatoes, fodder beet, sugar beet, flax and cereals, across 1940ha, Home Farm's Farm Director, Andrew Williams is often on the lookout for ways to improve efficiencies and performance on the farm with the use of exciting new technology.

With the assistance of Gordon Cummings, general farm inputs manager at Fram Farmers, Andrew recently travelled to Denmark to visit the team behind FarmDroid, a fully autonomous solar powered robot, capable of precision drilling and weeding a wide variety of agricultural and horticultural crops.

This piece of kit uses GPS to plant each seed, therefore knowing where each

seed is located in order to weed around it at later stages. On a full charge, it can operate continuously for 24 hours, stopping only when the batteries are flat, at which point it will apply the brakes and wait for the sun to rise.

Andrew purchased the machine in the spring through UK importer and distributor OPICO, with the help of Gordon at Fram Farmers, using it to plant and weed organic onions, fodder beet, organic red beet and parsley.

"Since taking delivery in the Spring, we have been instantly impressed by FarmDroid's capabilities – it is extremely reliable and accurate, and is now taking care of 80% of the weeding," Andrew comments.

After being impressed by the Robotti 150D, which has now been in operation

at Home Farm for over a year, Andrew is currently trialling the Robotti LR which was launched in December 2021 by Danish manufacturer Agointelli and imported with the valuable help of Tom Beach at Autonomous Agri Solutions.

At 3.6m wide, the Robotti LR (with LR standing for long range), has one larger diesel engine instead of the two smaller engines on the 150D model. This allows for longer running times with less refuelling as it doesn't need the second engine to drive a PTO.

Agointelli is currently working with German company K.U.L.T., enabling producers to operate a camera and sensor-guided hoe using the Robotti LR, which is GPS guided. The K.U.L.T. in-row weeder is able to recognise the transplant in the field, hoeing around and in between the plant.

"We're currently trialling the capabilities of these two pieces of equipment working in unison," Andrew explains.

"Together, they're extremely precise, which is exactly what we're looking for. We are pleased with the efficiency improvements we have made on the farm since exploring these new technologies – we may even look at drilling some organic cereals and cover crops using them in the future."

Andrew is considering purchasing the Robotti LR and the hoe as one fully integrated unit, and is currently exploring upcoming machinery grant opportunities, such as the Farming Equipment & Technology Fund.

THE FARMING EQUIPMENT AND TECHNOLOGY FUND

The Farming Equipment & Technology Fund (FETF) application window closed at the beginning of the year. Many Fram Farmers members benefitted from the grant last year, having applied after receiving the Fram Farmers Grant Bulletins.

Grants were awarded for a range of specific pieces of equipment across

all areas of farming, many of which were sourced through the livestock and machinery teams, including Cattle Handling Systems, Direct Drills, Weather Stations and Rainwater Harvesting Tanks to name a few.

Fram Farmers' supplier relationships not only enable members to benefit from the cooperative being able to source

equipment on their behalf, which was in many cases very difficult due to supply issues, but it also enables members to benefit from good deals which provided greater value from the grant.

The FETF is likely to launch again for applications in November, so look out for the Grant Bulletins in your email inbox.

Variety choice is central to risk management



Using variety choice to manage on-farm risk should be a top priority for growers when finalising variety choices for the coming season, according to arable technical specialist, Liam Wilkinson, from Limagrain UK.

There are many ways that varieties can be used to manage risk, from selecting those with different maturities to mitigate the impact of unsettled weather around harvest, to choosing varieties with strong disease resistance scores based on a diverse genetic background, he says.

“Don’t look at any one aspect in isolation; mitigating risk has got to be based on whole-farm factors.”

A variety like RL Candidate LG Redwald, offers huge biomass and tillering capacity, making it well suited to wide row direct drilling or min-till systems, using lower seed rates. The variety offers yield potential of 106% but can also be used for whole-crop forage, given the large biomass potential.

“For drought-prone sites, generally you need a taller variety which is quick to get going in the spring, combined with early maturity and good grain quality, such as LG Skyscraper. On the whole, higher-yielding varieties are generally getting taller, and we find these have better resilience in droughty situations, although growers need to manage them properly through the season.”

Mr Wilkinson picked out LG Astronomer as being an “all-round safe package”, that combined excellent grain quality with robust disease resistance and other good agronomics that would help manage risk on farm.

Its three-way parentage of (Cougar x Leeds) x Britannia, had proven to be far more robust than other varieties against the Cougar Septoria strains seen last season, resulting in its remaining one of the best Group 3’s for Septoria resistance on the RL.

“LG Astronomer likes being drilled a bit earlier and generally needs decent bodied land to get the best out of the variety. The biscuit premium might not be as attractive as that from Group 2’s, but with LG Astronomer, it’s one that can be achieved with no extra agronomic input.”

The Group 4 variety LG Typhoon is a new variety that ticks a lot of boxes for managing risk. It combines high yield potential with excellent disease resistance, stiff straw and OWBM resistance.

“Typhoon’s Septoria resistance comes from Irish parentage and is one of the highest scores available on the RL. It also has the stacked genes for yellow rust resistance, using the most robust genetics we’ve got. There’s been a lot of demand for it already, particularly in the West.”

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RENEWABLE ENERGY GENERATION HAS NEVER BEEN MORE IMPORTANT



The shift towards renewable energy has been a hot topic for several years now, with a wide range of elements contributing to its popularity. Dan Cox, business services and membership manager, provides an update on the renewables sector and shares Fram Farmers' progress and activity in this area.

The Government's Net Zero target and supply chain pressures are two of the most recent factors that have encouraged farmers to invest in renewable energy, but there has been no greater motivation than in recent months when the cost of electricity has increased to stratospheric levels.

These increases are affecting businesses across all industries, and many are simply unable to cope with the increasing costs of running their business. One benefit that the agricultural industry does possess is the assets available to farms on which to develop renewable projects, such as buildings and land.

Fram Farmers' Business Services Team

is working on an increasing number of renewables projects with members, with solar projects currently being the most popular. The cooperative is also adding to its list of approved suppliers, with coverage throughout the country.

With many electricity bills going up as much as eight times, businesses are seeing the generation of renewable energy as a vital component in sustaining their business and securing low cost, green energy for years to come. In many cases, high energy costs mean that systems are providing a return on investment in 2-3 years which, not only makes the investment hugely cost-effective, but it contributes to the company's green credentials and its path to net zero.

Due to the increasing interest in solar

projects, there are a large number of solar businesses being created, many of which do not have a track record in the industry, but are seeking to benefit from the large number of businesses looking to develop solar projects.

A similar thing happened when the Feed-In Tariff (FIT) scheme was introduced by the government in 2010, which was designed to promote the uptake of renewable and low-carbon electricity generation. Unfortunately, soon after the Feed-In Tariff ceased, many of those businesses fell by the wayside and large numbers of systems were left with service and maintenance contracts that were worth nothing.

Fram Farmers has a portfolio of approved suppliers with whom there are negotiated preferential rates, and can be recommended to members. All suppliers have been trading in the solar industry for several years and Fram Farmers carries out rigorous vetting to ensure they are able to provide high levels of after-care service to their customers.

Fram Farmers is adding to this portfolio in order to provide greater levels of service as they receive a greater number of projects to work on. These suppliers will also provide nationwide coverage, so can develop projects for members across the country.

Please contact the electricity team if you would like to talk to us about the prospect of generating your own solar energy - electricity@framfarmers.co.uk | 01728 727722

Renewables projects are often considered low risk borrowing, due to the payback timescales being mapped out from on-going cost savings made, and can therefore offer favourable rates.

Please speak to the team about available finance options.

HARVEST ROUND-UP

Yet another year of challenging weather - this time, an extremely dry Summer - has meant dusty and sometimes dangerous combining conditions. We caught up with members across the country to share the highs and lows of their harvests.

NAME: ED FORD
LOCATION: SOUTH ESSEX

As I write this (9th of August) the combine is in the last field of Spring oats. Like all spring crops in our zero till system, we find the earlier the drilling, the better they will be. It has been a very easy harvest indeed but, surprisingly, has not disappointed.

Yields, given the very low rainfall in the run up to harvest, were good - winter barley 6.98t/ha, wheat 8.48t/ha, continuous wheat 7.88t/ha, spring oats- 6.74t/ha, Winter Beans- 4.73t/ha and OSR -2.07t/ha.

On the whole, we are very happy with these weighbridge yields, with the exception of the OSR, which we will not be growing next season. This is partly due to the severe lack of rainfall but also due to the amount of care it takes to get it through the winter.

There is some disappointment over the protein content of the wheat which is all Crusoe and Skyfall. Very little has reached the magic 13% protein, but I can sleep easy knowing we did not scrimp on nitrogen applications - the millers will hopefully lower the spec to open up markets.

To get through the whole of harvest and not have to dry a single grain is a first for me but it has made things very easy on what is normally a challenging farm logistically.

NAME: OLI WRIGHT
LOCATION: SOUTH CAMBRIDGESHIRE



As my first harvest as a farm manager, I'd say it's definitely been a kind one looking after 2,500 acres in south Cambridgeshire with a wide range of combinable crops.

We started combining on the 7th of July in the winter barley and finished on the 22nd of August, after having to wait two weeks for some stubborn spring beans. This is the first harvest where I've never had to dry anything, not a grain on the farm had any heat this year and we even took advantage of a morning or two of damp to mix in with the very dry crop we'd cut the day before.

Yields were around average, 1st wheats were around the 9t/ha mark with great weights and Hagberg, but low protein at 11-12%. 2nd wheats were disappointing only averaging 7.5t/ha. These weren't helped by being on some of our lightest land so I believe they had given up in the heat.

Other highlights include the winter barley which did 8.9t/ha across the area, and oats, which did 6.5t/ha. Spring crops suffered this year - peas and spring beans especially. The peas did a disappointing 2.5t/ha and the spring beans did an almost unmentionable 1t/ha.

Overall, I'm relatively happy with how things have come in, with quality on the whole being good and we've been very lucky/careful with fires, having none on the farm. We've have 6mm since June so we've decided not to grow OSR this year - I think my next challenge will be working out what to do with myself on the bank holiday weekend.



NAME: RICHARD MADDEVER
LOCATION: SUFFOLK

Harvest this year started in June and we were one of the first in the country to cut winter barley, breaking our previous 4th July record. We've been growing Electrum malting barley for 2 years now and, despite this, early start yields held up close to average. Other crops were close behind as the dry weather finished off crops very early.

We grow a range of soft wheats, and yields ranged from disappointing to very good, with Skyscraper performing best with one field, achieving 9.9t/ha. Soil type and rainfall appears to be the key driver of yield this year. We have not had to dry anything on farm, and recorded our lowest air humidity, highest temperature and lowest grain moistures on record this summer. A relief, given the high costs of electricity and fuel this year!

Our spring crops, however, have not performed well. Some have had almost no rain since they were planted in March. Laureate spring barley in particular has suffered, but quality appears to be good, with nitrogen all below 1.5.

Cereal harvest finished during the first week of August. Sugar beet is now also a concern with a planned lifting date in late September. The crop is very drought stressed and needs significant rainfall to recover. The ground is currently far too hard and dry for mole draining where needed, and cultivations for spring cropping will have to wait until we see some rain.



NAME: DOUG INGLIS
LOCATION: KENT



Cereal harvest started unbelievably early in July with all crops safely in the store in early August, requiring little or no drying, which represents a significant cost saving with the current energy price. Crops have been easy to harvest due to the very dry conditions, which has resulted in high levels of output from combines.

Medium land overlying chalk, or heavier, more moisture retentive soils have performed very well and have delivered good yields despite low rainfall. These crops have reaped the benefit of high levels of sunlight in June and early July.

Yields overall are above five-year averages, with good quality in all crops. Winter barley yields exceeded all expectations with many six row crops yielding above 10t/ha. OSR yields mirrored the quality of establishment, with September-drilled crops performing better due to lower cabbage stem flea beetle pressure. Barbados and Campus performed well.

Wheat yields and quality have been excellent, and specific weights are the best we have seen for several years, contributing to a 10% yield uplift. Proteins have been variable with many group one varieties struggling to get to 13%. Skyfall has been variable in performance, however, Extase, Graham, Gleam and KWS Zyatt have all performed well.

Early established spring barley and oats have performed better than later established crops, but quality is good with good specific weight.

Cultivations are proving challenging and the prospect of establishing OSR is impossible unless we receive rain. All focus now turns to establishing the 2023 crop in the best conditions, and with the weather forecast predicting it to continue dry until the end of August, I would expect the total area of OSR established in the Southeast to be significantly reduced.

NAME: BILL WEBB
LOCATION: MERSEYSIDE



Working in partnership with my son Joe, we are a North West of England monitor farm for AHDB, participating in some regen trials and trialling some varied drilling techniques. Apart from the combining, which is done by neighbouring farmer Olly Harrison, all work is done in-house. Rainfall across the farm has been low this summer – we had some in early July, but have had very little since.

We started on the 75ha Craft winter barley on 13th July, averaging 8.9t/ha. This all made malting grade and has already been sold. Last year, we had to clean some of it to make grade, but this year it all went as it came off the combine. We then started the 43.62ha OSR on 17th of July and, having kept the pigeons at bay, we averaged 4.95t/ha, with a top yield of 5.49t/ha.

Our 88ha spring barley, all Laureate, averaged around 7.3t/ha and made malting quality, while our winter wheat was varied across the 107.23ha. 1st wheats did ok at around 10t/ha, but second wheats fell far short at 7.5t/ha. Proteins were all around 9.5-10%, and we sold 180t of group 3 biscuit wheat at £350/t, while the rest went for feed grade.

We're also growing 51ha potatoes for local merchants – those which are on clean, well bodied land are looking good, the light land not so much. The really hot weather hit a lot of them hard, and while prices have started to move up a little bit, there is still some resistance. We started lifting around a month ago, and we will likely be storing more than we've stored for a while.

NAME: TOM DYE
LOCATION: NORFOLK AND YORKSHIRE

Autumn 2019 and 2020 leave pained expressions on the faces and minds of the Albanwise Farming management team across our four units in Norfolk and Yorkshire. Therefore Autumn 2021 was approached with a more limited set of targets and considerations led firmly by 'get drilling asap!'

We are blessed to have a farmed area just over 12,000ha with very limited pockets of blackgrass and all farming areas were drilled in pretty good conditions. Spring 2022 saw a divergence of weather pattern between counties - Norfolk quickly moved into a dry period (which hasn't really altered since!) and Yorkshire experienced what farmers would call a 'normal' pattern with regular rains interspersing some pleasant conditions.

Spring crops on all farms were established in good time with spring barley successfully established earlier than normal in the late, dry winter in Norfolk. Our Yorkshire farm's speciality crop is 320ha of seed potatoes, ideally suited to the Wold soils. The seed crop saw a textbook planting campaign with only one day's break in planting.

Harvest has been a very mixed bag with an overall positive set of averages across the business. Soil type has, as ever, been the key driver in crop performance, particularly challenged by the very dry climate in Norfolk. Wheat yields have ranged from 4t/ha on the very lightest to 12.5t/ha on the medium to heavier soils. Thankfully the former result was less common than the later! Variety choice has played second fiddle to soils without doubt.

Our Yorkshire farms have performed well and consistently, with yields averaging 10+t/ha across the 1439ha of wheat North of the Humber. Our OSR expectations have been 'reset' in recent years in Norfolk, with anything over 3.5t/ha now considered good. Before the neonic ban, 5 year averages were close to 4.5t/ha. Since then, we have elongated rotations to a minimum 1 year in 8 and persisted with the crop.

With more light land in the rotation, North Norfolk produced an average of 3.4t/ha, West Norfolk 3.75t/ha, so all in all given the weather, no disaster. Aviron performed best in West Norfolk at 4.21t/ha with Aurelia the performer in North Norfolk.

Yorkshire yields have, on the other hand, been on the increase year to year. This year 4.63t/ha was achieved from the 243ha in North Yorkshire with the varietal highlights being Exstar at 5.15t/ha and Campus at 4.7t/ha. In East Yorkshire Acacia tops the chart at 4.14t/ha. The winter and spring barley crops, mainly grown for local premium malting markets, have followed a similar pattern with variability in Norfolk, and fantastic results in Yorkshire.





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NEW FINANCE SUPPORT FOR FRAM MEMBERS

Fram Farmers Finance was launched in Spring 2020 to assist members with capital and cashflow requirements. The two offerings can help members to maintain a prompt payment record, continue to source everything they need through their cooperative, and benefit from significant savings on their input purchases. Input Loans are designed for all inputs purchased via the Fram Farmers account, including agrochemicals, feed and seed, even electricity and fuel, and Asset Finance is designed for larger purchases such as machinery and plant.

Under this scheme, Fram Farmers Finance acts as an introducer to Flexi-Funding, which is regulated by the Financial Conduct Authority as a credit broker. Finance is provided by Novuna Business Finance*, a trading style of Mitsubishi HC Capital UK PLC authorised and regulated by the Financial Conduct Authority.

The input loans have been the most popular offering, with many members who used the service in 2020 continuing to do so in the following years. The scheme is on track to provide over £2m of lending to members in 2022.

Fram Farmers member of 35 years Jonathan Kay, an arable farmer growing continuous wheat in Widnes Cheshire, has also been running the UBF Grain Store since 2011. He was one of the first to use the Fram Farmers Finance service and has taken over £1m of finance out through the scheme.

He has dealt with Simon Shepherd, Account Manager at Flexi-Funding for all of his transactions and together they have formed a trusting relationship. Jonathan has purchased a tractor unit and trailer, two loaders and a telescopic handler through the scheme since it launched.

Jonathan often compares prices with other finance providers, but Fram Farmers Finance always wins or matches on best price, and he says the service is now one of the main reasons he continues to use the scheme.

"When I speak to Simon about my options and plans, I know it's going to be competitive," explains Jonathan.

HARVEST SUPPORT PACKAGE

Earlier this year, Fram Farmers created a tailored package to further help with the rapidly rising cost of inputs - the Harvest Support Package. This scheme funds all input costs in the farming year ahead of harvest, with nothing to pay until after harvest, and one spot payment is then made at a predefined date, so members can forward plan cashflow.

With the cost of inputs such as fertiliser and diesel continuing to rise, this scheme will enable members to pre-order ahead to save against any increases. The scheme is also well-suited for unexpected cash-flow issues, as it can be possible to turn applications around in 48 hours, once all required information is provided.



"I recently purchased a Volvo loading shovel and the quote through Fram beat Volvo finance by over £6,000. The process is always very transparent too – I trust that I'm in the best hands."

"I've always got so much going on, so time is a real constraint," he adds. "Handing it over to Simon means I can continue to get on with my day and know it's going to be properly taken care of."

Jonathan purchased a second hand Merlot telescopic handler, which, under normal circumstances, would have been difficult to finance, but Simon took care of everything, including the outstanding finance on the machine. Similarly, a new Scania S500 truck, which Jonathan purchased through a Government-backed CBILS loan (a complex process), was also made simple.

If you are interested in finding out more or require FREE impartial advice, please contact the Fram Farmers office, who will put you in touch with Simon Shepherd at Flexi-Funding: framfarmersfinance@framfarmers.co.uk



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*Novuna Business Finance is the third largest asset finance provider in the UK and has been supporting SMEs for over 40 years. With a deep understanding of the agricultural sector, Novuna Business Finance is proud to be partnering with Fram Farmers Finance to help execute growth plans and support members through the peaks and troughs of unpredictable cash flow.

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DIRECT PARTNERSHIP APPROACH FOR DAIRY NUTRITION



This summer has been a little different for the Livestock Team at Fram Farmers when it comes to sourcing and supplying liquid feeds. We speak to one dairy farmer member, Huddlestone Farmers, based in West Sussex, about their feeding strategy and how working with Fram Farmers to source liquid molasses has helped them make effective use of available forages in a challenging few months.

Fram Farmers has been supplying liquid feed molasses to members since 2003, initially via a feed supplier, but now directly with ED&F Man since 2007, partly due to the merger of Fram and Lewes Farmers, which coincidentally brought Huddlestone Farmers on board with the cooperative. Fifteen years of direct supply later, the livestock team at Fram has a strong relationship with ED&F Man, built through years of negotiating prices, and contracting tonnage, bulk, and mini bulk (IBC).

Usually, prices are contracted on bulk deliveries for summer and winter months, as well as North and South bulk orders, serving dairy, beef and sheep farming members across the country. However, this summer has been very different, with urea blended molasses having to be contracted on a month-by-month basis due to feed grade urea prices and currency fluctuations.

Huddlestone Holsteins was established in 1990 and is a high yielding, high genetic merit herd using sexed semen, and carrying out a significant amount of embryo transfer work. The herd is fed a Total Mixed Ration (TMR) and historically has been milked three times a day through a 32-point internal rotary parlour installed in 2000.

The team at Huddlestone is installing eight Lely robots into the existing dairy buildings. They currently have over half the herd going through the robots, with the aim to stop using the rotary parlour by late Autumn. Milk is sold, via Arla, to Tesco, as part of the Tesco Sustainable Dairy Group.

Following a degree in Agricultural Biochemistry and Nutrition, a period of time with FMS (now Promar) and completing a Nuffield Scholarship, Marion Gue, owner/director, is responsible for sourcing and feeding the herd at Huddlestone.

“The move to robots will necessitate the purchase of dairy cake and Jodie Allen in the Livestock Team at Fram has been great at sourcing this at competitive prices,” explains Marion.

Up until the installation of the robots, no dairy cake and minimal bagged feeds were used. However, moving forward, straights will still form a large part of the dairy ration. A range of straights are bought forward dependent upon price and then a ration formulated using straights, Regumaize 44 from ED&F Man and minerals.

Three ‘premixes’ are made; one for the dairy herd which is fed alongside maize silage and grass silage, a calf premix and

a dry cow premix. Living in the south-east with regular droughts impacting on forage yields, Marion’s role is to ensure the effective use of available forages and formulate the rations accordingly.

“Attention to detail both on the silage face and within the straights shed are crucial, and Steve Dance, who feeds the animals, excels at both,” she adds.

“We are long-standing users of Regumaize 44, and the main reason for including it in the ration is to supply a readily available source of synchronised energy and protein for the rumen bugs to produce microbial protein.



“Regumaize 44 also enhances palatability, leading to an increase in Dry Matter Intake in the milking cow rations. The inclusion in the calf mix is quite small, due to the urea, but the product is great at reducing dust and producing a palatable mix.”

Huddlestone Farmers source a number of farm inputs through the Fram Farmers cooperative, from utilities to agro-chemicals, and fuel to bathrooms. They work particularly closely with the livestock team to source a wide range of livestock products for the dairy and youngstock, as well as 250 breeding ewes.

“Despite the challenges facing the sector, the Livestock Team at Fram have been able to provide us with a reliable supply of product at competitive prices,” Marion comments.

“We have been very pleased with recent forward deals made by Fram Farmers on behalf of members over the past year - the team are knowledgeable, efficient and reliable at getting back to you, and resolving any queries promptly.”

Speak to the livestock team about sourcing liquid feeds direct from suppliers – livestock@framfarmers.co.uk | 01728 727716

In this issue, we meet Rachel Cooper and Jono Woollatt, two crucial members of the crops team at Fram Farmers, assisting members to source and supply inputs and market crops.

Rachel Cooper, Seed Product Manager at Fram Farmers, has been a member of the crops team for three years. Since joining, she has completed her Cereal Crop Inspectors License and BASIS Seed Sellers Certificate.



What does a standard day look like for you and how does your role fit alongside the rest of the crop inputs team?

A standard day for me during the autumn campaign is taking calls from members, getting quotes, negotiating preferential terms and keeping up-to-date with suppliers, as well as checking pricelists and availability.

I work closely with the Crop Marketing team, keeping up to date with contracts that are available to the membership, as well as the grain markets and how they are likely to affect seed prices. I also work closely with the rest of the Crops Purchasing team; we all help out with each other's product areas and provide support when needed.

How many members purchase seed through Fram Farmers?

Around 790 of our members purchase their seed through the group annually, which isn't just cereals, it also includes pulses, OSR, stewardship mixes, grass seed, maize seed and much more.

Don't forget - if you do order your seed directly with a Fram supplier, you can ask for your invoices to be put through the group!

We also have several suppliers who offer mobile processing services across the

country. In a year like this one, we are anticipating the amount of home saving to increase, in order to help reduce input costs on farm. If you're not sure who offers this in your area, please give us a call.

Are there any new developments in the seed market?

There have been lots of new additions to the Winter Wheat section of the RL this year, in an attempt to widen the gene pool. Barley has also seen its fair share of new additions, with some really cracking varieties in the pipeline for the 23/24 season.

We have also seen more members take an interest in adding seed treatments to varieties ahead of drilling for the 22/23 season, with some considerable interest surrounding a 'bio stimulant' style treatment.

Are there any considerable challenges that Fram Farmers and members are facing at the minute?

Farmers are currently facing lots of challenges, including a rising cost of inputs. To combat this at Fram we have

placed a lot of 'block booking' orders with suppliers, at preferential terms. We find this works well for the group as it guarantees supply and price. We are able to negotiate terms throughout the season depending on where the grain markets are, and availability, which makes sure our block booking prices are always competitive.

Another challenge we will face this autumn is haulage. It's been an ongoing issue for the past 10-12 months, and we are working closely with suppliers to ensure that orders are delivered on time to prevent issues later down the line. We have also encouraged members to be proactive in their ordering. We started taking orders for winter cereals and OSR back in May, giving us time to get firm orders with suppliers as quickly as possible.

When it comes to seed, Rachel offers unbiased advice and opinions on variety and dressing choice. Looking through all the varieties on the RL can be tricky, so please get in touch if you need help deciding on a variety – 01728 727717 | rachel.cooper@framfarmers.co.uk



- With the current milk price it makes sense to maximise milk production by using an ED&F Man molasses blend
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Jono Woollatt, Farm Trader, has been at Fram Farmers for nearly three years. From a farming background in Suffolk, he studied Agricultural Business Management at Reading University before spending a year farming in Australia.



What service, advice and expertise do you offer to members when it comes to crop marketing and what does a standard day look like for you?

Account management forms the main part of my job. Not just being the highest bidder on the day, but knowing what to advise, farmer by farmer. Knowing a farmer's 'free to sell' list, percentage of their crop left to market and individual attitude to risk comes into decision making and are things I'm considering when discussing grain sales.

Having quite a seasonal role, my 'everyday' varies throughout the year. I can be hedging large volumes of grain one minute, and then speaking to a neighbour about a quality claim or logistical issue the next. Logistically-speaking, we've just worked our way through a challenging harvest, and so I haven't left the office much recently. Visiting a few members on farm again will be a refreshing change!

My role also overlaps with the Crop Inputs team, namely seed and fertiliser departments. Being familiar with the fertiliser markets, as well as keeping up to date with the Recommended List and news of the seed trade is obviously of interest. Fram Farmers buyback offers are something that I enjoyed being involved in.

Can you provide an overview of the global grain markets currently?

Through the summer months, markets have really been in limbo with both sides of the global balance sheet being threatened. A likely global recession, and threat to

the demand side, has been rivalled by a widespread Northern Hemisphere drought, which you'll all appreciate has restricted the supply side. EU corn crop reductions have recently been offset by the release of some Ukrainian grain. Ukrainian exports were a surprise... but this just shows how unstable market conditions are!

What advice are you giving to members?

In terms of advice and staying ahead of this in today's climate, technical advice has been my best friend in the past 6-12 months. Being able to track short/long term trends to back up our theories boosts confidence in a market opinion. Rather than waiting for a war to break out, or for it to start raining across Europe, we can use theory to pinpoint targets to buy and sell.

Taking emotion out of trading is something I've added to my daily conversations. Rather than farmers trying to sell THEIR wheat at the top of the market, it's important to make selling a business decision, rather than discussing numbers in the local.

How are you overcoming volatility in the market and how is this helping build client relationships?

My daily WhatsApp updates to members in the last 6 months have been crucial in allowing me to be able to manage my accounts. When Russia invaded Ukraine in February, I set up my broadcast list to save time; meaning I could concentrate on keeping our prices competitive when things change so quickly! The Fertiliser team have since set up a similar service, so please subscribe to both of us if you haven't already done so.

Fram Framers has traded with 455 farmers in the last five years and growing confidence in the ability of the team is evident - our haulage capabilities are growing, we're buying more grain from more farmers, and we're keen to keep doing so.

The farmers I have the best relationships with, and who achieve the best results, are those that I have the most open relationships with. Letting me know what you've got in the shed gives me the best opportunity to give honest advice and I'm really enjoying working with growers more closely than I did before.

Please get in touch with Jono for all grain marketing enquiries:
01728 727720 | jonathan.woollatt@framfarmers.co.uk

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HERBICIDE APPROVALS OFFER COST EFFECTIVE OPTIONS THIS AUTUMN

Looking ahead to the autumn and establishing new crops is always a time for a fresh approach and optimism on farm. However, this season, growers have the pressure of unprecedented market volatility causing much higher priced inputs, as they look to the most cost-effective options for profitable crop management.

Producing the very highest quality and cost-effective crop protection products that provide growers with the tools they need to farm profitably, has always been the ethos of leading off-patent manufacturer Life Scientific, says country manager for the UK and Ireland, Ruth Stanley.

“So we are delighted to announce that from this autumn, growers will be able to use a newly approved dose rate of our grass and broad leaved weed herbicide Firestarter in winter wheat and barley. This new dose rate allows for Firestarter to be used as a follow-up post emergence treatment at 0.3l/ha, in addition to its existing pre-emergence use of 0.6l/ha,” she says.

Firestarter is a herbicide for grass and broad leaved weed control containing

400g/l flufenacet and 100g/l diflufenican in line with its reference product Liberator. As with all of the products available from Life Scientific, Firestarter is produced through the unique process of reverse engineering – the ability to manufacture a product that is accepted as the same as that of the reference product by the regulatory authority.

Mrs Stanley explains that this exciting approval broadens the choice for autumn weed control programmes and costs. “Firestarter can be used as a follow up treatment to Luximo, the new pre-emergence herbicide, as a cost-effective follow up, or it can be used in an alternative

product stack or on its own as both a pre and post-emergence treatment.”

“However, it’s important to note that where Firestarter is applied twice in sequence and the total dose is 0.9l/ha, the first application must be made before GS14 of the crop, leaving a minimum interval of 6 weeks between applications,” she says. Firestarter has also been approved for use in spring barley at 0.3l/ha at a pre-emergence timing.

For more information on Firestarter or any other products in the Life Scientific portfolio please visit the Life Scientific website: lifescientific.com/products/

life scientific

NEW LOOK FOR LIFE SCIENTIFIC PRODUCT LABELS

“It’s always good to get product feedback, whether positive or not quite so good. One of the improvement projects that we’ve been working on is our product labels,” says Ruth Stanley. “We’re delighted to reveal our brand new look which will start appearing on products this autumn, with Firestarter being the first product to be released with the new labels, and the rest of the range following in the autumn and into spring.”

“The new designs consist of a front and a back label on the bottle so information is larger and therefore easier to read and are also colour coded into product groups.”

“Blue labels indicate a fungicide, green for herbicides. Lambdastar, our insecticide is red and other product groups such as adjuvants or plant growth regulators will have a purple label.”



WORKING TOGETHER TO SUPPORT WILDLIFE IN YOUR CORNER OF SUFFOLK

Farmers and landowners are key to preventing further biodiversity loss and securing thriving and abundant nature for the future. With new changes to environmental and agricultural policy just around the corner, now is a great time to start thinking about what your land already offers and could offer to nature. Here, we outline how Fram Farmers members can work together with Suffolk Wildlife Trust to protect and enhance these features.

Suffolk Wildlife Trust's mission is to enable 30% of land in Suffolk to be well managed for wildlife by 2030. The agricultural landscape is essential to achieving this. Farmland is a key habitat for many species, and Suffolk is lucky to have a variety of farming systems which provide food for the wider population and can also support diverse wildlife.

In this time of biodiversity and climate crisis, the need for sustainable food production that recovers and supports abundant nature, and a thriving rural economy is urgent. Suffolk Wildlife Trust's work with farmers and landowners is building landscape scale connections and corridors that are needed to encourage a nature recovery network across our county. From detailed work on species surveys, all the way up to landscape scale collaboration, Suffolk Wildlife Trust is supporting thriving

farms into their future role recovering our wildlife as part of resilient, sustainable agri-business.

The traditional landscape of farm hedgerows, meadows, woodlands, scrub, crops, and ponds are important for many species, and deserve to be preserved, restored, and celebrated - farmers are key to enhancing and connecting these spaces.

Suffolk Wildlife Trust offers free advisory visits on the creation, management, and restoration of habitats on farm, including ponds, guidance on environmental land schemes, farming practices and integrated pest management. Suffolk Wildlife Trust also helps support and set up farm cluster groups and can provide a range of environmental consultancy services, such as completion of funding applications for various environmental schemes, the

money from which is put back into their conservation work across the county.

Many farmers and landowners have a passion for supporting wildlife, and Suffolk Wildlife Trust aims to support and celebrate landowners' environmental achievements, with them, and sharing with the wider community.

Please contact farm.advice@suffolkwildlifetrust.org for farm advice.

For more information, please visit the Suffolk Wildlife Trust website - <https://www.suffolkwildlifetrust.org/farmland-wildlife-advice> - or follow on Twitter - @SWTwildfarms.



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THE RISING COSTS OF REBUILDING AND THE DANGERS OF UNDERVALUATION

Disruption to supply chains, a shortage of shipping containers and rocketing fuel prices have all meant that demand for building materials has vastly outstripped supply, and prices have risen accordingly. Fram Farmers insurance partner Scrutton Bland talks us through the pit holes of building insurance cover, and how to accurately calculate rebuild costs.



The increase in the cost of building materials such as concrete, steel, timber, cement, plastics and roofing tiles means that re-build costs of farm buildings has increased by 25%, but many farmers have not taken this into consideration when renewing their policies.

Pre-pandemic, the rebuild costs for farm buildings rose by about 3% a year. Since then, the 'indexation' figures, which are used to calculate insurance costs, have been thrown into turmoil. And while insurers use index-linked policies which are formulated to consider the increases in building costs, the amount paid out on a claim will depend on the value of the building(s) being insured being correct in the first place.

HOW WILL UNDERVALUING AFFECT MY CLAIM?

Falling foul of averaging clauses could mean that you will only receive a proportion of the declared value of property you have insured. This is fine if you have valued it correctly, but in the event of a claim on an underinsured building, you will only receive a percentage of the claim, since you have only paid that percentage of the premium due on the policy.

The solution to this is to reappraise the rebuild prices of farm buildings to ensure that the increases in building costs have been considered – and to do this ahead of renewing farm building insurance. It is your responsibility as the policy holder to ensure that your insurance sums are correct, and we recommend that a surveyor is used. As insurance brokers, we can assist and advise, but we cannot accept responsibility for the accuracy of the insured values declared by you.

WHAT SHOULD BE INCLUDED WHEN CALCULATING THE REBUILDING COST?

Your broker can help with advice on insurance for rebuilding farm and/or agricultural properties, which will usually include the following elements:

- Debris removal and any works to the site including environmental clean-up costs
- The main structure of the building, i.e. walls, floors and roof
- Fences, hedges, walls and gates which affect or relate to the building (these can sometimes be insured under farm contents)

- Fixtures and fittings within the building
- Small buildings and structures which pertain to the main building, such as footpaths, drives, yards and forecourts
- Service equipment such as plumbing and lifting apparatus, belts, pipes and cabling
- External equipment such as water tanks and solar panels, fire escapes and gangways

WHAT SHOULDN'T BE INCLUDED IN CALCULATING REBUILD COSTS?

- Grain silos, fertiliser and fuel tanks should all be specified separately
- Outbuildings used for domestic purposes such as garages and utility rooms – these should be included in home buildings insurance

If you are unsure about your farm building cover, please contact Scrutton Bland directly, who will work with you to help you calculate your building insurance accurately: hello@scruttonbland.co.uk | 0330 058 6559.



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