

Risk Checklist (tick as appropriate)	Yes	No	Unsure
<p>Drought (there is no bell to alert you to the beginning of a drought because droughts creep up on you) Do you have specific trigger dates which you will use to:</p> <ul style="list-style-type: none"> • Start sowing dry • Turn off lambs • Change crop plans if it rains/doesn't rain • Assess stock water quality and availability • Buy feed • Reduce stock numbers 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Bio Security: Do you have strategies in place to avoid</p> <ul style="list-style-type: none"> • FMD, BJD,OJD • Foot rot • Lice • Worm resistance • Plant resistance 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Insurance management Do you fully understand the musts and maybes of your insurance and properly follow and manage your insurance portfolio? Are adequately insured for:</p> <ul style="list-style-type: none"> • Fire • Hail • Theft • Breakage and accidents • Business interruption • Key man 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Financial Risk Are you happy with your:</p> <ul style="list-style-type: none"> • Bank relationship • Debt /equity ratio <p>Are your finance costs less than 20% of Gross Farm Income?</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Multi-Peril Crop Insurance Have you considered multi-peril crop insurance?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Ownership register Do you know who or what entity is the legal owner of all your assets?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Machinery and Plant Do you track maintenance usage and performance? Do you know what machinery you have lent and borrowed? Do you have plans in place to reduce the risk of breakdown, compliance and safety, loss of liability and security?</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Stock Management Are you covered when you are working on livestock or when the livestock are away on agistment or on properties, which are leased or being transported or driven?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Risk Checklist (tick as appropriate)	Yes	No	Unsure
People and Safety Risks Do you have all the necessary insurance covers in place to cover family, friends, neighbours, visitors, employees and contractors, including WH&S, quality insurance, superannuation entitlements and PAYG tax?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workplace Health & Safety Do you have documented proof of cover of Workplace Health & Safety insurance for all individuals who do any work in your business at any time, whether they are employed by you or some other person?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land, Water and Environment Do you have management plans in place which are in line and comply with all land and water management regulations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General Management Have you ensured that WH&S risks are identified and minimised? Do you insist that all employees are trained and licensed for all activity? Do you have all workcover and public liability policies in place? Do you check to see that contractors follow your standards? Do you have plans in place if a key person "falls off the perch"? Do you have policies and procedures to cover Equal Opportunity, privacy, harassment, bullying, drugs, alcohol and smoking, skylarking?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Uninsurable Risks:

On a Scale of 1 to 5, where 5 is the greatest risk and 1 is the lowest risk, where does your business stand in relation to:

Risk	1	2	3	4	5
Being Sued					
Production Risk					
Price Risk					
Financial Risk					
Environmental Risk					
Residual Risk					
Human Risk					
Compliance- Tax, Workcover, Superannuation					

LIKELIHOOD

Rating	Score	Description
Almost Certain	5	Expected frequency once a year or more. May happen several times a year with the defined consequence
Likely	4	Expected frequency every 1 – 2 years
Moderate	3	Expected frequency once every 2 – 5 years
Unlikely	2	Expected frequency once every 5-10 years
Rare	1	Expected frequency less than once every 10 years

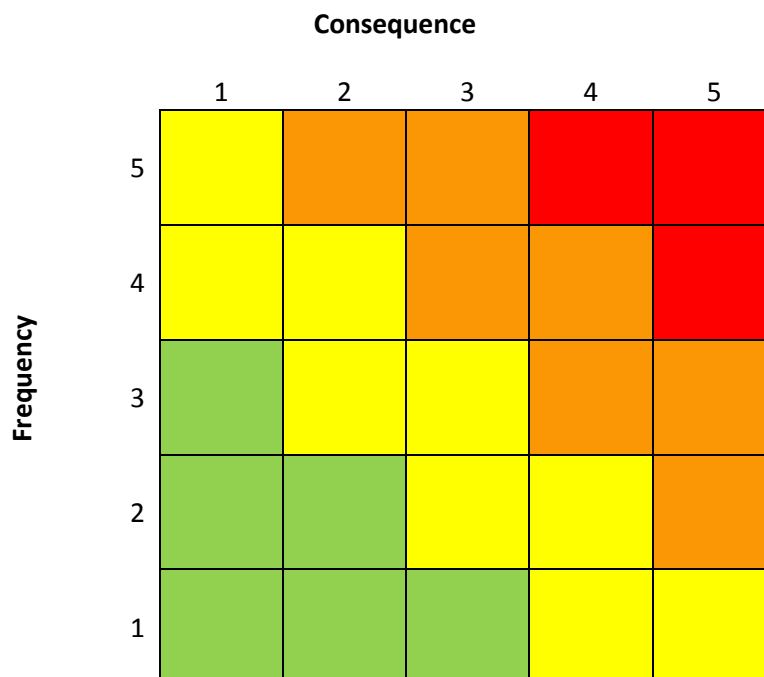
Use score for rows.

CONSEQUENCE

Rating	Score	Cost to Company	People	Farm Business
Catastrophic	5	>\$500,000	Fatality	FMD outbreak, grain imports to customers banned
Major	4	\$100,000-\$500,000	Multiple serious injury	Drought, complete crop failure
Moderate	3	\$20,000 - \$100,000	Serious injury	Uninsurable mistake with spray wipes out crop
Minor	2	\$2,000 - \$20,000	Minor injury	Severe summer temperature drop immediately post shearing
Insignificant	1	<\$2,000	Key person off sick for a week	Machinery breakdown

Use the highest score in any category

HEAT MAP



What is the FMD Scheme?

The FMD Scheme assists primary producers to deal more effectively with fluctuations in cash flows. It is designed to increase the self-reliance of Australian primary producers by helping them manage their financial risk and meet their business costs in low-income years by building up cash reserves.

The scheme allows eligible primary producers to set aside pre-tax income from primary production in years of high income, which they can draw on in years of low income.

Income deposited into an FMD account is tax deductible in the financial year the deposit is made. It becomes taxable income in the financial year in which it is withdrawn.

Current FMD Scheme eligibility settings

The following conditions apply:

- A primary producer's non-primary production income must be less than \$100 000 in the financial year they make the deposit;
- A primary producer may hold up to a maximum of \$400 000 in FMDs, increasing to \$800 000 from 1 July 2016;
- A primary producer can have any number of accounts with multiple Authorised Deposit-taking Institutions (for example a bank, credit union or building society), authorised under the *Banking Act 1959* (Cwlth);
- To be classified as an FMD, and to retain taxation benefits, the deposit must be held for at least 12 months with an Authorised Deposit-taking Institution unless the primary producer:
 - Has received primary producer Category C recovery assistance following a natural disaster under the Natural Disaster Relief and Recovery Arrangements (see below); or
 - From 1 July 2016, is affected by a rainfall deficiency for at least six consecutive months (see below).

The Australian Taxation Office (ATO) administers (and interprets) FMD tax provisions. For more information call the ATO's business enquiry line on 13 28 66 or visit the [ATO Website](#).

The following three changes to the Farm Management Deposits (FMD) Scheme are commencing on 1 July 2016:

- Doubling of the cap on deposits from \$400 000 to \$800 000;
- Re-establishment of an early access trigger during times of drought;
- Allowing FMDs to be used to offset the interest costs on primary production business debt.

Historically, Australian crop insurance has been based on single- peril cover, such as fire or hail. These products are simple to assess and have low levels of ‘moral hazard’ associated with them, meaning that the risk to the insurer is independent of how the grower manages crop. More complex MPCI have entered the Australian broad acre market in recent times.

Insured Perils include:

- Drought
- Excessive rainfall
- Excessive moisture
- Excessive heat
- Hail
- Accidental fire
- Flood
- Freeze (frost)
- Wind
- Insect infestation- if out of reasonable control

“In some way, MPCI can be thought of as income protection insurance.”

Essentially, it involves purchasing a policy that provides a guaranteed level of income per cropped hectare. The grower can choose the level of cover they wish to purchase based on their cost structure and the need for subsequent cash flow following a low income year.

The role of MPCI is to avert a severe or catastrophic cost from occurring. It does not insulate a business from low profitability, but acts as a ‘stop loss’ when triggered.

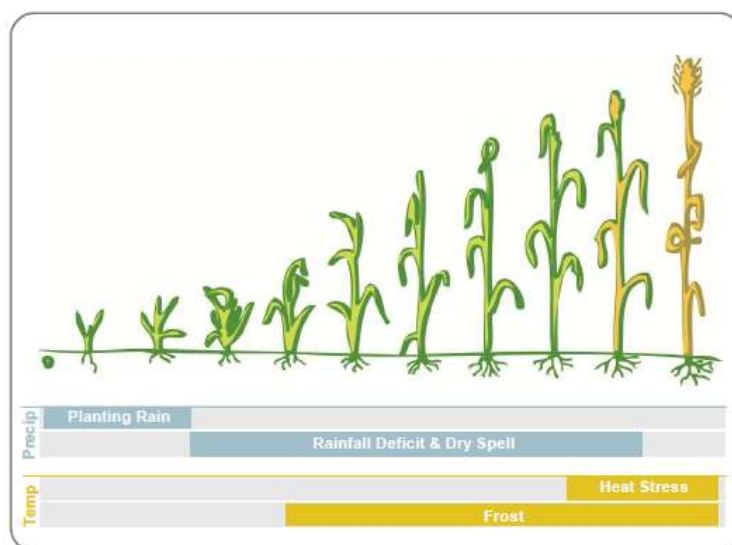
MPCI can offer farm businesses a level of certainty in income that will be attractive to financiers and useful for businesses undergoing expansion or for young growers who are limited by capital to secure finance.

The ability to ‘stop loss’ rather than being at risk of a large financial blowout could also be attractive for growers nearing the end of their business lifecycle who want to reduce the business wealth at risk from seasonal peril.

Considerations:

It is important to consider the merits of MPCI based on individual farms, as it does come at a cost and may not benefit every farm business.

- MPCI reduces the severity of losses in poor seasons, so in seasons where no claim is required it adds extra cost, reducing profit.
- If a business is struggling to be profitable based on high cost structures, adding additional costs in the form of MPCI could further reduce the likelihood of profit. However, if profitability is threatened due to large fluctuations in income then MPCI could have a fit.
- Each season should be considered on its merits
- MPCI is currently only available for cropping enterprises, so businesses with a substantial livestock enterprise or off-farm income may not justify MPCI solely for the cropping component of business risk.
- Understanding profit drivers and risks is critical to evaluating whether MPCI is a good fit for your business.
- MPCI decisions should go hand in hand with historic self-insurance strategies (FMD's strong equity levels and flexible in-season tactics), sound agronomic practices and enterprise diversity to reduce a farm's risk profile.



Winter wheat Australia: Growth stages & weather related risks

Image Source (<https://www.celsiuspro.com/celsius/en-us/>)

Farm leasing example:

- 200 ha lease @\$196 ha (\$80/ac)
- 185 ha actual cropping area

3 year forecast with 3 scenarios to consider – ‘most likely’, ‘best case’ and foreseeable ‘worst case’ scenarios

Tip: Looking at historical crop yields within your own business will often provide the information necessary to determine scenario assumptions.

	Worst case (1 in 5 chance)	Most Likely	Best case (1 in 5 chance)
Cropping Income (ex-farm \$/ha)	\$755 (3.2t cereals, 1.4t canola)	\$920 (3.8t cereals, 1.8t canola)	\$1089 (4.5t cereals, 2.2t canola)
Cropping direct costs (\$/ha)	\$525	\$450	\$420
Lease costs (\$/ha adjusted to 185ha)	\$211	\$211	\$211
Additional R&M (\$/ha)	\$80	\$40	\$25
Additional paid labour (\$/ha)	\$80	\$50	\$40
Net benefit (\$/ha)	-\$141 (\$78,255 loss to business over 3 yrs)	\$169 (\$93,795 gain to business over 3 yrs)	\$393 (\$218,115 gain to business over 3 yrs)

Can my business support the projected losses of the worst case scenario?

Is the projected net benefit of the ‘most likely’ scenario superior to other investment alternatives on or off-farm?



Session 4: Frisky Business

What risk mitigation tools am I currently using?

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Am I comfortable with my current level of risk exposure?

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Working with Meridian Agriculture advisors is an excellent opportunity to objectively assess your business management and your business performance. Meridian Agriculture will help you identify key areas to grow revenue, cut costs or improve your business position. We work with banks, accountants and rural financial counsellors to find the right solution for you.

No one knows your business better than you do. We work with you to tailor solutions to your family and business needs.

WHAT CAN WE DO FOR YOU?

Meridian Agriculture provides advice on a fee for service basis with areas of expertise in the following:

- Business analysis and year on year performance monitoring.
- Farm cashflows and budgeting.
- Bank proposals, refinancing and debt management strategies.
- Plant and machinery plans, intelligent leasing solutions and feasibility assessments.
- Assessment of current farming systems.
- Enterprise analysis.
- Farm financial health check.
- Risk analysis and management advice.
- Scenario modelling of growth options.
- Business entry and exit strategies.

THE BENEFITS

1. The advantage of independent, external advice about your business performance removed from any emotion.
2. Greater understanding of the financial mechanics of your business which will grow profits.
3. Opportunity to identify strategies to improve business management.

COULD YOU USE AN ANNUAL BUSINESS REVIEW?

Meridian Agriculture's Annual Business Review helps agricultural businesses analyse their production and financial performance over the past twelve months and develop a cashflow for the coming twelve months. The annual business review includes setting key production and performance indicators and measuring these against production, cashflow, variable and overhead costs, profit, depreciation, finance ratios and equity. This allows you to track the performance of your business year in, year out. The business cashflow is reviewed and new budgets set for one, two or five years. Strengths and weaknesses in the business are identified and an action plan set to address these.



WHAT ELSE DO WE DO SNAPSHOT: FARM BUSINESS PLANNING

Working on your business is far more important than working in your business. It is important to spend some time to plan what your vision for the future of your business looks like. The Meridian Agriculture team can help families to map out a path for the next 12 months or the next 20 years.

WHAT MAKES MERIDIAN AGRICULTURE DIFFERENT?

Meridian Agriculture is a vibrant, progressive and independent agricultural consultancy business. We have been working in the industry for over 30 years and have a balanced mix of enthusiasm, passion and experience.

When you engage with Meridian Agriculture, you also have access to our livestock advisors, our succession planners, our agronomists, our soil analytics business, and our farm and agribusiness recruitment specialists. We have the ability to integrate our services to provide maximum return for your investment.

YOUR NEXT STEP:

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"If you don't know where you are going, you'll end up someplace else" Yogi Berra.

The Meridian Agriculture team has experience in farm performance, business and family planning and succession combined with an in-depth knowledge of farm systems. Our consultants all have farming experience: we are farmers, were brought up on farms or are partners in farming businesses. Every business has a lifecycle. By planning ahead, the journey to achieve your goals can be exciting, profitable, strategic and undertaken with great family communication.

WHAT CAN WE DO FOR YOU?

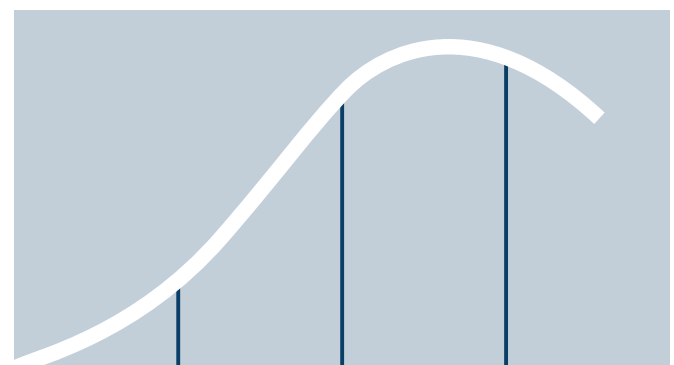
Meridian Agriculture provides advice on a fee for service basis with areas of expertise in the following:

- Whole farm planning.
- Strategic planning.
- Tactical and operational planning.
- Business planning.
- Succession & Estate planning.
- Action plans and year in, year out monitoring.
- Advisory boards.
- Family business facilitation.
- Workplace health and safety plans.
- Skills needs analysis and audits.
- Skills training.

THE BENEFITS:

1. The advantage of independent, external advice to set goals and develop an action plan to achieve them.
2. A more strategic approach toward your business which will grow family relationships and profits.
3. An opportunity to identify strategies to improve business management.

BUSINESS LIFE CYCLE



Start-up Growth Maturity Decline



WHAT IS YOUR VIEW FROM THE VERANDAH?

Have you ever thought about what the future looks like? If you sat on your verandah and looked out over the next twenty years, what does your farm, your family and your business look like? Meridian Agriculture advisors can help you identify exactly where your business is now from a production and financial perspective and develop an action plan to achieve your goals.

It is important to have objectives with regard to your:

- Family and Lifestyle.
- Succession and estate plan.
- Children's education and your retirement.
- Production metrics and financial position.
- Management, marketing and technology.
- Labour, land and resources.

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IF THE PLAN DOESN'T WORK, CHANGE THE PLAN: NEVER CHANGE THE GOAL.

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Meridian Agriculture provides independent livestock systems advice with a focus on your whole business. Our team offers a range of on-farm consultancy services, industry research and project management to improve livestock production systems. We have a muddy boots approach that bridges the gap between technical research and practical on-farm advice.

WHAT CAN WE DO FOR YOU?

Meridian Agriculture provides advice on a fee for service basis with areas of expertise in the following:

- Animal health, husbandry and performance.
- Implementation of breeding objectives and stock selection strategies to drive genetic gain and optimise animal productivity and profitability.
- Soil and tissue analysis to ensure efficient fertiliser programs.
- Grazing management.
- Enterprise selection and identifying the best enterprise mix for your business.
- Feed and water budgeting to achieve production targets.
- Livestock performance recording, data management and analysis.
- Strategic seasonal management including drought management strategies.
- Integrating beneficial technology and innovations into your business.

THE BENEFITS OF USING A MERIDIAN AGRICULTURE LIVESTOCK CONSULTANT:

1. The advantage of independent advice for your livestock enterprise, systems design, production and profit.
2. You have access to a team of professionals who are up to date with the latest technical information and innovations.
3. Your return on investment will be evidenced through greater productivity of your soils, pasture, animal performance and labour.

WHAT ELSE DO WE DO SNAPSHOT: FARM FINANCIAL ANALYSIS

We have advisors who specialise in farm business planning and analysis. We help you to understand what your financial statements and provide practical advice to improve your profit.



OUR HISTORY:

Meridian Agriculture was established in 1982 and has grown to meet the needs of the Australian livestock industry. Our aim is to provide independent advice, integrated services and innovative solutions to the agricultural industry. We work with over 300 livestock businesses every year to manage risk and adapt to change with a team of 10 consultants across Victoria and NSW. Our clients include family business, corporate agriculture, indigenous pastoralists, industry bodies and government.

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Meridian Agriculture understands that pasture improvement is a big investment. Our clear, independent and objective advice will help to grow your feedbase and provide both pasture persistence and profit. Meridian Agriculture advisors will work with you to ensure you have the feed energy and protein available to achieve your business goals.

WHAT CAN WE DO FOR YOU?

Meridian Agriculture provides advice on a fee for service basis to:

- Develop pasture programs based on soil type, weed control, sowing mixes and enterprises.
- Document feed and livestock budgets to determine realistic pasture production.
- Provide rigorous evaluations of pasture improvement strategies.
- Pre-sowing and post-sowing advice to maximise establishment of new pastures, monitoring and optimise grazing strategies.
- Develop feeding strategies and match rations to your objectives.
- Define the limiting factors to your production system.
- Develop and monitor the best fertiliser program for your business.
- Show you the latest innovations in species development.

WE ALSO TEST FEED NUTRIENTS:

Meridian Agriculture can arrange tests for your supplementary feeding program including:

- Dry matter
- Moisture
- Crude protein
- NF/ADF
- Digestibility
- Metabolisable energy
- Fat
- Ash

We can take the samples, send them to the lab and interpret the results. We are also able to help you take the tests yourself.

THE BENEFITS OF USING MERIDIAN AGRICULTURE ADVISORS:

1. Producers that use good advisors in their business are consistently more productive, more profitable and better managers.
2. Gives you the advantage of independent technical advice on soil types, pasture species and management.
3. You have access to a team of professionals who are up to date with the latest technical information and innovations.



WHAT ELSE DO WE DO SNAPSHOT: ON-FARM RECRUITMENT AND HR

We have advisors who focus on recruiting new employees for farm businesses. Having a good team in your business is critical to its success. It is a long, time consuming often overwhelming process to find your next team member.

Our services include on farm and agribusiness recruitment including job specifications and position descriptions; position advertising; application management; candidate shortlisting; interview reports and reference checks; interview preparation; interviews and salary negotiation. We offer great people management solutions tailored to your business.

OUR TEAM:

The scientific credentials of our advisors are supported by practical farming experience. All our advisors operate or have managed commercial farming operations.

Meridian Agriculture is a vibrant, progressive and independent agricultural consultancy business. We have been working in the industry for over 30 years and have a balanced mix of enthusiasm, passion and experience.

When you engage with Meridian Agriculture, you also have access to our farm business advisors, our succession planners, our agronomists, our livestock advisors, and our farm and agribusiness recruitment specialists. We integrate our services provide maximum return for your investment.

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Good soil fertility is a major driver of profitability. Managing soil nutrients on your farm is an investment in your whole business. Meridian Agriculture has a specialist team of soil scientists that provide soil sampling, analysis and interpretation of test results to maximise the benefits of inputs applied to your paddocks. We work with you to develop a fertiliser program to optimise productivity in your business.

WHAT CAN WE DO FOR YOU?

Meridian Agriculture provides advice on a fee for service basis to:

- Determine paddock nutrient levels.
- Monitor nutrient trends over time and across your property.
- Define the limiting factors to your production system.
- Develop and monitor the best fertiliser program for your business.

TAKE A TEST:

Meridian Agriculture can arrange tests for:

- Complete nutrient profile including pH, phosphorus, potassium, sulphur and organic matter.
- Salinity.
- Cation exchange capacity.
- Trace elements.
- Deep soil nitrogen.
- Water quality.
- Feed nutrients.

We are also able to help you take the tests yourself.

THE BENEFITS:

The benefits of using Meridian Agriculture's soil nutrient management advisors:

1. Gives you the advantage of independent technical advice on soil types, pasture species and management.
2. You have access to a team of professionals who are up to date with the latest technical information and innovations.
3. Your return on investment will be evidenced through greater productivity of your soils, pasture, animal performance and labour.

WHAT ELSE DO WE DO SNAPSHOT: LIVESTOCK SYSTEMS ADVICE

We have advisors who specialise in livestock systems. The best livestock production systems are based on good soils, good pastures, good reproductive and husbandry practices and good management. How do you know if you need us? Farming decisions can be complex. Reviewing these decisions with an independent advisor to bounce ideas off and to capture the latest thinking and ideas will help you make the right decision and improve profitability.



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OUR TEAM:

Jim Shovelton, Andrew Speirs and Peter Flavel head up our soil science team. Between the three of them, they have over 120 years' experience in the industry. They have backgrounds in soil and tissue analysis and interpretation, commercial pasture and seed production, natural resource management, pasture trial work, and infrastructure projects. Each have their own clients they work with year in and year out. They are senior team members who have a lot of knowledge and passion about what they do.

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