GRAINGROWERS' FINANCE POLICY

JUNE 2026



Photo: *Harvest time* – Carly Egan, NSW

Access to stable, competitive and flexible finance settings is critical to the long-term productivity, resilience and profitability of Australian grain growers' businesses. Sound farm business economics underpin investment, innovation, risk management and the sector's capacity to respond to volatile seasonal, market and geopolitical conditions.

Strengthening the operating environment for farm businesses through stable government policy, improved access to capital, enhanced risk management tools and greater financial resilience will support the long-term sustainability and international competitiveness of Australia's grain sector.

GRAINGROWERS SUPPORTS:

- Stable and predictable government economic policy settings that support long-term business confidence and investment in Australian agriculture.
- Access to competitive, affordable and flexible finance products that reflect the unique operating conditions and risk profile of agriculture.
- Policies that improve farm business resilience to market volatility, seasonal conditions and external economic shocks.
- The continued availability and improvement of risk management tools, including multi-peril crop insurance, income smoothing mechanisms and Farm Management Deposits.
- A taxation and regulatory environment that encourages investment, innovation and intergenerational succession planning.
- Financial literacy and business management capability programs that strengthen farm business decision-making and resilience.
- Government support measures that strengthen long-term resilience and self-reliance without creating market distortions.

GRAINGROWERS RECOGNISES:

- Australian grain growers operate in one of the most volatile production environments globally, with significant exposure to seasonal, market and geopolitical risks.
- Strong farm business profitability is essential to maintaining investment in productivity, sustainability and regional communities.
- Access to affordable capital is critical to enabling growers to adopt new technologies, improve efficiency and respond to changing market conditions.
- High interest rates, inflation and input costs place significant pressure on farm business viability and cash flow.
- Policy uncertainty can reduce investment confidence and limit long-term business planning.
- Effective financial risk management tools are essential to supporting business continuity during periods of drought, natural disaster and market disruption.
- Intergenerational transfer of farm businesses is increasingly complex due to capital requirements, taxation arrangements and succession pressures.
- Climate, sustainability and evolving market requirements are increasingly important considerations for farm business profitability and investment.

GRAINGROWERS SEEKS:

- Maintenance and enhancement of farm business risk management measures, including Regional Investment Corporation products, Farm Management Deposits, and taxation averaging arrangements.
- Government policies and regulations that improve access to affordable finance and reduce barriers to agricultural investment.
- Taxation and regulatory settings that encourage investment and support farm business continuity and transfers, and supports for individuals exiting farm ownership.
- Programs that strengthen farm business capability, financial literacy and succession planning.
- Increased transparency and competition within agricultural banking and finance markets.
- Investment in regional infrastructure and services that improve productivity and reduce costs across the grain supply chain.
- Stable and internationally competitive taxation and economic policy settings that encourage long-term investment in Australian grain production.
- Improved access to climate, production and market data to support business planning and risk management.

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Photo: *Wheat dancing in the wind* – Sophie McKinlay, QLD