THE MINDSETS DRIVING GROWER PREPAREDNESS

Sarah Hyland, GrainGrowers

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PREPAREDNESS STUDY

Purpose

To understand

- Growers' attitudes to preparedness
  - What are they?
  - What shapes them?
- What preparedness hurdles do growers face?
- What enhances grower preparedness?

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Approach

- 30 grower interviews
- NSW, QLD, VIC ,SA and WA
- <1000 Ha to 10000+ Ha
- September 2025

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Interview Structure

Warm Up:

- Operation
- Top of mind concerns

Scenarios:

- Climate volatility
- Market volatility and international conflict
- Diesel fuel stability

Supports:

- Effective vs not effective
- Other supports needed

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The Answers

What are growers' attitudes to preparedness?

- Four mindsets
- ✓ Risk interpretation, confidence in decisions
- ✗ **Not** risk awareness, optimism

What shapes them?

- Sense of control over outcomes
- Capacity to absorb headwinds (scale, cashflow, buffers)
- Structural conditions (climate exposure, distance to markets, cost base, capital intensity)
- Recent experiences of volatility or loss
- Time, complexity and cognitive load
- Trust in ROI from prior investments and advice

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The Answers

What preparedness hurdles do growers face?

- Cost pressure and thin margins
- Time scarcity and decision fatigue
- Information overload
- Uncertainty about ROI
- Fear of making the wrong move

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IN SUMMARY

The Answers

What enhances grower preparedness?

- Clear, practical ROI signals
- Reduced complexity and overwhelm
- Trusted, relevant advice
- Actionable R&D, not theory
- Peer proof that action pays off
- Fuel and input security
- Confidence that action reduces risk, not adds to it

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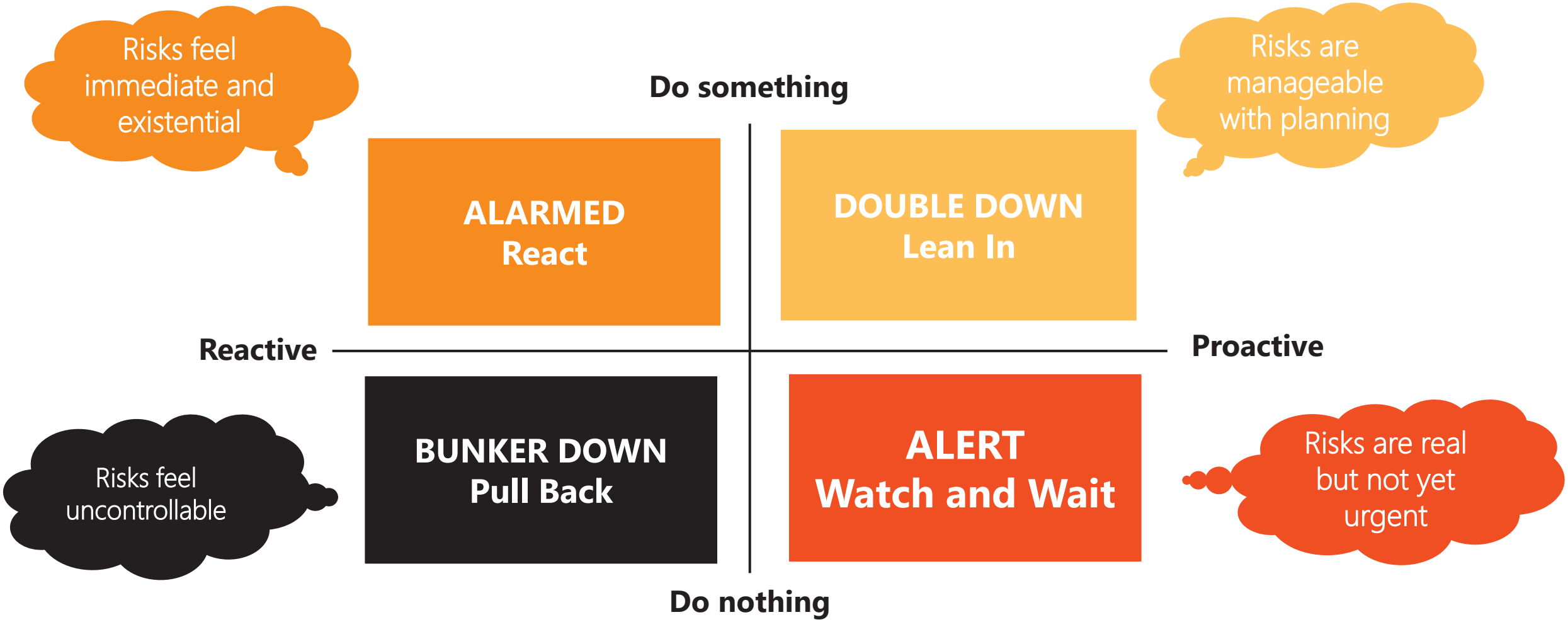
Four Mindsets



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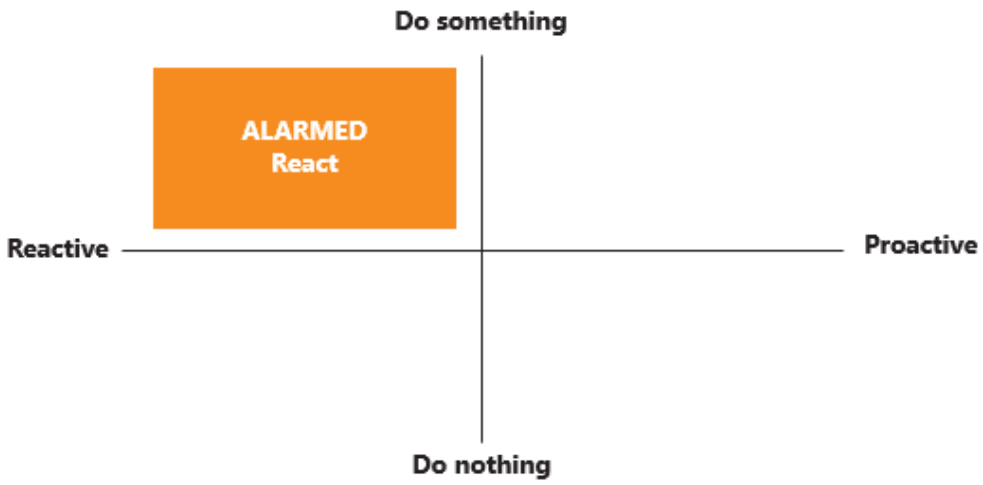
ALARMED

"Help me break even or guide me to that result"



Feels highly exposed to immediate risk
Senses that action is required now
Risks feel urgent and existential
Acts quickly, often under stress
Fears making the wrong decision
Main hurdle is cognitive load in volatile conditions

Supports

- ✓ Clear guidance toward break even outcomes
- ✓ Immediate, practical actions
- ✓ Trusted advice that reduces decision risk
- ✓ Proof that action now avoids worse outcomes later

Preparedness = Damage Control

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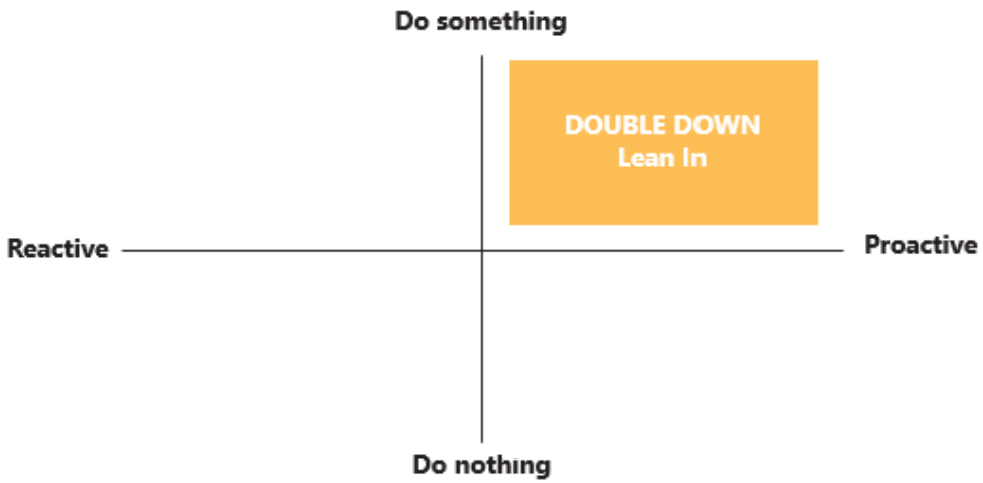
DOUBLE DOWN *"We are no strangers to debt. We always have a plan to 'pay it back'"*



Feels high sense of agency and control
Senses that volatility is normal
Risks are unavoidable but manageable
Acts confidently thanks to disciplined foresight
Fears diminishing returns on additional improvements
Main hurdle is capital allocation trade offs

Supports
- ✓ Forward-looking insight
- ✓ Strategic intelligence
- ✓ Opportunities to stay ahead, not catch up

Preparedness =
Proactive and Deliberate

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ALERT *"As long as I am abreast of opportunities and changes"*

Feels well informed and attentive
Senses that observing is easier than committing
Risks are real but not yet forcing action
Acts with patient awareness
Fears acting too early
Main hurdle is uncertainty about prioritisation

Supports

- ✓ Clear signals or triggers
- ✓ Demonstrated ROI from peers
- ✓ Decision frameworks that reduce ambiguity
- ✓ Evidence that waiting increases risk

Preparedness = Situational

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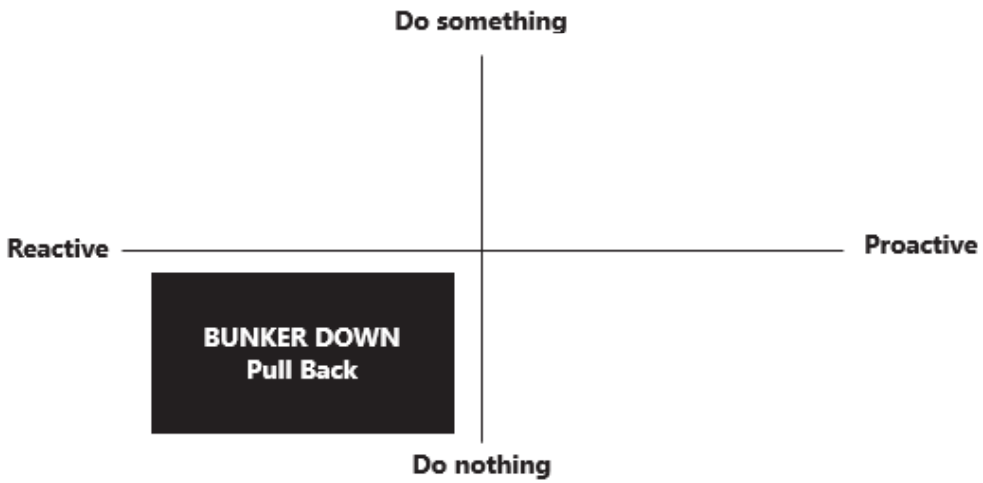
BUNKER DOWN *"What can we do?"*



Feels exposed and left behind
Senses their inability to influence outcomes
Risks are real and overwhelming
Acts with cautious inertia
Fears wasting capital
Main hurdle distrust in new solutions and ROI

Supports

- ✓ Practical, low-risk stability options
- ✓ Clear break-even/cost-avoidance strategies
- ✓ Trusted peers doing something similar
- ✓ Support that restores a sense of control

Preparedness = Risky and Futile

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IN SUMMARY

About Preparedness

- Growers agree on the risks
- They share the same constraints
- Everyone is aiming for break even or better
- Everyone wants control over what they can control
- Everyone values trusted relationships (agronomist, bank, suppliers, peers)

Preparedness is not about optimism

Preparedness is universally defined as having options when things go wrong.

What differs is belief in agency and confidence in decision making.

So what?

Information is an input.
Mindset is the multiplier.

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MUST HAVE ANALOGY

It's like...

Information is the seed.

Mindset is the soil.

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