

EVERY HECTARE MATTERS.



ASB
ONE STEP AHEAD



THE OPPORTUNITY.

ASB believes that every hectare of New Zealand land matters. But unlocking the full potential of your land isn't just about determination, it's about having the right support.

The programme has been built to support hard working farmers. We know that even with strong equity, low cash flow can hold farmers back from making the most of their land.

So whether you're wanting to optimise your existing farm, or try something new, we're here to help.

With the right approach, you could:



Optimise current systems (increase stocking rates, optimise fertiliser use, electronic collars, precision ag machinery and tech).



Diversify income (agri-tourism, horticulture, dairy conversion).



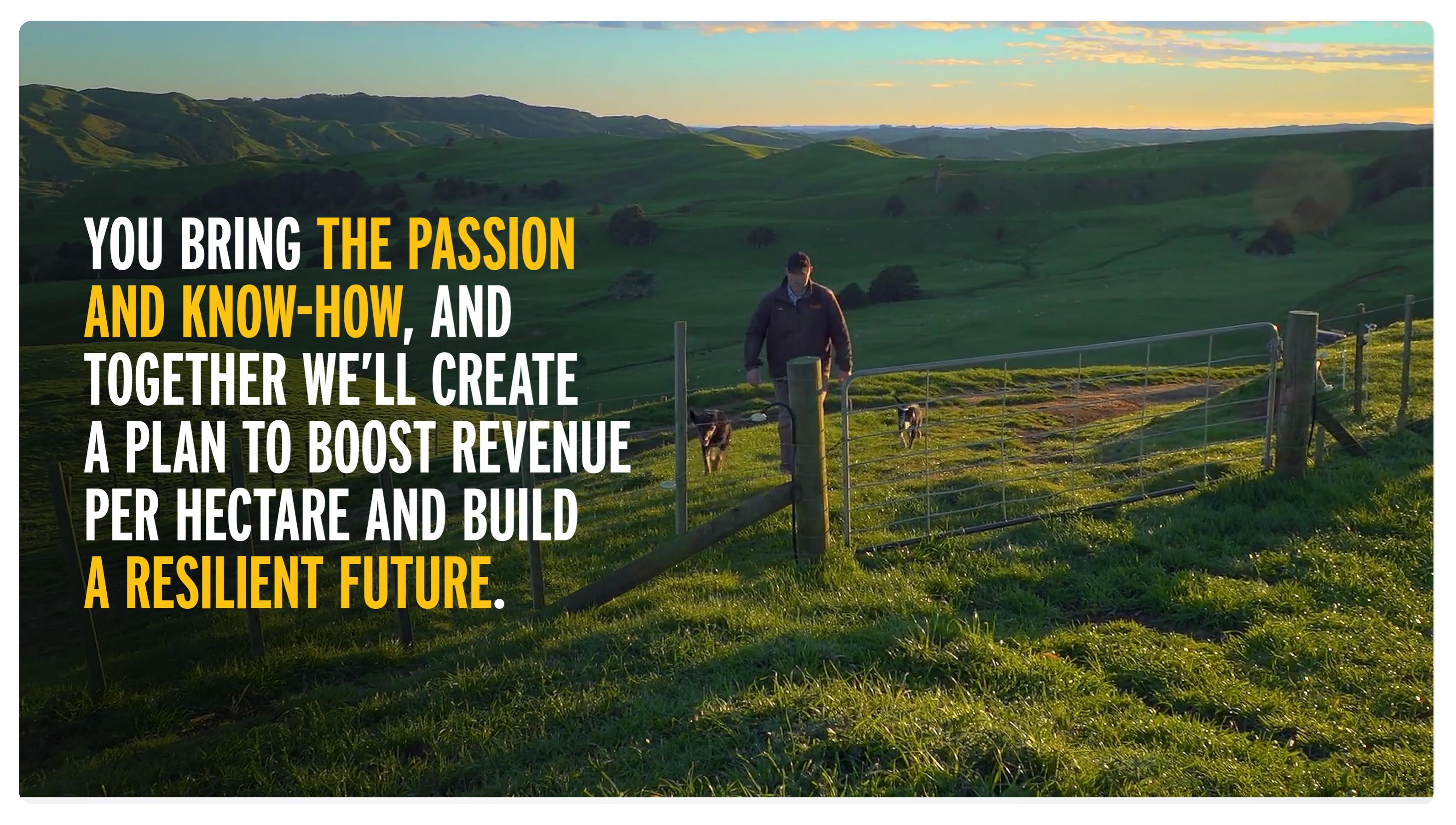
Improve infrastructure and lower operating costs (water reticulation, irrigation, solar, fencing or water pumps).



Enable housing or papakāinga development.



Enable succession and create value for future generations.

A man in a dark jacket stands in a lush green field, looking towards the camera. In the background, rolling hills are visible under a clear sky. A metal gate and fence line run across the middle ground, with several cows and sheep grazing nearby. The scene is bathed in the warm light of late afternoon or early morning.

**YOU BRING THE PASSION
AND KNOW-HOW, AND
TOGETHER WE'LL CREATE
A PLAN TO BOOST REVENUE
PER HECTARE AND BUILD
A RESILIENT FUTURE.**



HOW THE PROGRAMME WORKS.

1

Assess your land

Evaluate current land use, productivity and environmental performance, alongside your personal and family goals.

2

Identify opportunities

Explore your land's potential with the help of independent agri-consultants that are hand-picked by you from our approved list.

3

Plan and take action

We will work together with you and your chosen consultant to create a plan that meets your goals and helps boost revenue per hectare.

4

Get finance

Finance your approved land optimisation plan with up to \$5 million over five years, including short-term losses and interest-only if you need. Access lending rates today based on future improved revenue performance on farm. Plus, benefit from consultancy costs paid for up to \$25,000, depending on the amount of approved lending.*

*ASB's lending criteria and terms apply. Offer is available at ASB's discretion. Cash reimbursement is conditional on the applicant(s) agreeing that the loan will remain with ASB for at least 3 years from drawdown. Refer to business and rural loan interest rates and fees for fees and charges.



We're speaking with farmers who love their land but find themselves stuck, unable to fund improvements to deliver stronger returns, and build businesses that their children want to carry on.

Every Hectare Matters wraps an expert team around farmers to help them make the right changes for their land and future generations. This is a genuine shift in rural lending, that's ultimately about building the resilience of the primary sector and keeping farms in families.



Aidan Gent, ASB GM Rural



L to R: Aidan Gent, ASB GM Rural and Rebecca James, ASB Executive General Manager Business Banking.



IS THIS PROGRAMME FOR YOU?

This programme opens the door to several opportunities:



Farmers and Growers

Explore how to reduce costs,
increase returns and build
a resilient farm system.



Māori landowners and Iwi Authorities

Uncover how to unlock whenua
value, while protecting tikanga
and intergenerational purpose.



Succession

Discover how to enable the next
generation to bring their energy
and ideas to the family farm.



Farming has always been about adapting. We respect the way previous generations did things, but you've also got to be willing to ask: is there a smarter way? It makes you feel good, but it's also what the market wants. We're surrounded by rivers here, so you just have to look out the window to see that you're doing right by the environment as well as the cows.



Sam Torrens, Te Aroha dairy farmer and recent installer of 80 solar panels through ASB's Smart Solar Loan.





**EVERY HECTARE TELLS A STORY.
LET'S MAKE IT ONE WORTH PASSING ON.**

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