

**RE: Rabobank**

**From:** "Brady, G (Greg)" [REDACTED]  
**To:** Wendy J Brauer [REDACTED]  
**Date:** Thu, 31 Jan 2013 12:12:03 +1100

Hi Wendy,  
 Thank you for the updated information and once the accountant is able to forward through a copy of the financials for years ending 30 June 2011 and 30 June 2012 I will be able to complete the outstanding review. With regards to the payment for family loans, we have no authority to pay the account into excess and I would advise the cheque for the family loans be held until there is sufficient funds available for it to clear. Once I have reviewed the cashflow projections I will be in touch.  
 Regards,  
 Greg

**From:** Wendy J Brauer [REDACTED]  
**Sent:** Thursday, 31 January 2013 10:18 AM  
**To:** Brady, G (Greg)  
**Subject:** Re: Rabobank

*Answers below in Red. Attached is a schedule that we have been working on with our financial counselor.*

*We have gotten a few payments in that were outstanding. That will help for a while. Gravel is still going out the gate. We are waiting for payment on this, but as the flooding in Brisbane is unknown, there may be a delay in that.*

*I expect that the account will go into the negative as we will write the cheque to pay out the family loans.*

*Also, the boys boarding fees will be coming out.*

Wendy Brauer

Check out the benefits of essential oils at  
<http://www.doterra.myvoffice.com/wendybrauer>

My favorite is Peppermint.

**From:** [Brady, G \(Greg\)](#)  
**Sent:** Monday, January 21, 2013 2:50 PM  
**To:** [Wendy Brauer](#)  
**Subject:** FW: Rabobank

Good Afternoon Wendy,  
 As discussed, I am currently completing a review of your loan facility and would appreciate if you could provide an update on the current leasing arrangements and stock/crop/hay production.

- Accountant prepared financials for 2011 (finalised) and 2012 (Draft will suffice at this stage) with current year to date figures. *My understanding is that they are currently having issues with power and internet, but should be able to get them very soon.*
- Lease agreement details for Kia-Ora, post June 2013 i.e. Term and Payments. *Tedlands Pastoral Co have exercised their option to lease Kia-Ora for a further two years and we have accepted. At the very least the payment details will be \$150,000 per year paid quarterly in advance. We are going to approach them for an increase as of the CPI.*
- Details of production/agistment income from Jamberoo post June 2013. *currently, lessee is being very slow in payment and is behind. We will be going into the red in our account due to his failure to pay. We are putting our own cows, approximately 250 head, on Jamberoo July 1. We will also have approximately 200 head of adjustment cows there for a period undefined, but long term while we continue to build up our cow numbers. You will be able to see the plan in action on the attached spreadsheets. The adjustment rate will most likely be \$3.50/head/week.*
- Current stock numbers with expected sale numbers for the next six months. *The majority of our weaners will be sold within the next six months. We will keep some heifers as replacements, but that is also evident in the spreadsheet. Some cows and weaners will go in a few months. Parker has said that there are quite a few new calves to brand on our agistment block that weren't there before Christmas. There should be about 40 which is nice. All of our cows at home here have calves at foot. But, there will be some that won't be in calf as we have taken the young bull out to let him grow some more. They are old cows and we don't feel bad about getting rid of them.*
- Projected grain and hay crop income for the next six months. *We are planting forage on the pivot and another dry land paddock to keep our current calf crop going. If the rain doesn't shape up and run the river, we won't be able to pump anyway, so are waiting to put late oats in the smaller irrigation paddock according to the weather. Due to the current change in the weather this plan*

*may be modified accordingly. We will sell hay as it goes, but can use it to supplement our own stock when needed. The rain will help but we will still be short of pasture for our cattle here at Kia-Ora.*

I would appreciate this information as soon as possible, if you have any questions don't hesitate to contact me.  
Regards,  
Greg

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**From:** Brady, G (Greg)  
**Sent:** Thursday, 3 January 2013 9:49 AM  
**To:** Wendy Brauer  
**Subject:** RE: Rabobank

Good Morning Adrian & Wendy,  
Hope you enjoyed some time off over the Christmas/New year period. I would like to catch up with you both at some point over the next two weeks to discuss the outlook for your business over the next six months and any strategy you may have in place or proposed with regards to the principal repayment due in June this year. If you could consider what day may suit and we can arrange a meeting for that time.  
If your Accountant has completed the 2011 and 2012 statements, either draft or finalised, I would appreciate a copy when we next meet.  
Regards,  
Greg

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**From:** Wendy Brauer [REDACTED]  
**Sent:** Tuesday, 13 November 2012 1:09 PM  
**To:** Brady, G (Greg)  
**Subject:** Re: Rabobank

I have asked them too a few times now. I think they r still working on them.

Wendy Brauer

On 13/11/2012, at 12:05 PM, "Brady, G (Greg)" <[REDACTED]> wrote:

Hi Wendy,  
If the Accountant could forward through the Draft financials for 2012, as these should also contain the 2011 financials, and the finalised 2012 financials can be presented when completed. I haven't seen the updated Assets & Liabilities come through as yet, was this via email or post?  
Regards,  
Greg

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**From:** Wendy J Brauer [REDACTED]  
**Sent:** Tuesday, 13 November 2012 11:59 AM  
**To:** Brady, G (Greg)  
**Subject:** Re: Rabobank

Greg,

*I understand that the financials from the accountant should be ready in a few days. We will have an appointment with them within the next fortnight as well. I am working on it. I'm sorry that it is taking so long.*

*Have you received the updated form from me.*

Wendy Brauer

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My favorite is Peppermint.

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**From:** [Brady, G \(Greg\)](#)  
**Sent:** Monday, November 12, 2012 11:35 AM  
**To:** [Wendy J Brauer](#)  
**Subject:** FW: Rabobank

Hi Wendy,  
I have received a copy of the insurance from WFI however don't appear to have received any financials from your accountant. As the financial information is required to complete our current review it would be most appreciated if this could be provided at the earliest opportunity.  
Regards,  
Greg

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**From:** Brady, G (Greg)  
**Sent:** Monday, 22 October 2012 12:29 PM  
**To:** Wendy J Brauer  
**Subject:** Rabobank

Hi Wendy,

As discussed, please find attached Assets & Liabilities statement for you to amend, as appropriate, and sign/date for return to me. If you could confirm when your accountant will have the 30 June 2011 financials to us and provide some indication when the 30 June 2012 Draft financials will be ready. If you could attach the most recent insurance policy with the reply email it would be most appreciated.

Regards,  
Greg

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