

2026



Buying better,
together.

www.af.farm



Why AF works

We're the go-to co-operative buying group for rural UK with buying power of £330m+.

Be one of 3,000 Members who are buying better, together through our thriving co-operative community of farms and other rural businesses. Start saving money and time.

As a Member, you have AF working with you to protect your margins and achieve your business goals. Discover all the ways you benefit from managing your procurement with us. We're here to help.

Helen Whittle, CEO

01603 881881

- **Personal** service.
- **World-leading** market insights.
- **Expert** supply chain knowledge.
- **Strategic** purchasing and aggregated ordering.
- **Seamless** integration with your business admin.



Charge Card

Take control of your business spend with the AF Charge Card. From everyday costs like vehicle tax to specialist expenses such as vet bills, consolidate purchases across your team and streamline accounting.



"We use Charge Cards for everything we can. Having all those charges on one invoice makes it a lot easier for our business."

Emily Mee, Mee Farmers, Northamptonshire

- **Control costs** by setting individual card limits and monitoring spend across your team.
- **Save time** with online tracking plus easy invoice import into your accounting software via myAF.
- **Pay faster** by adding your card to Apple or Google Wallet for quick, seamless transactions.
- **Get support quickly** – contact your AF Team for card or account changes, no more lengthy wait times with a bank.

Members
spend
£9.5m
on AF Charge
Cards per year



Crop Protection

Whether you have serviced or independent agronomy, you can rely on AF to get your crop protection for keen prices and best payment terms.



"We've been AF Members for more than twenty years, and for us it's about making life simpler. It starting with buying ag chem - we just send through lists of what we need, and AF finds the best value products."

Elizabeth Oatey, Agricola Ltd & H F Produce Ltd, Cornwall

- **Biannual price adjustments** ensure you pay the best price, regardless of when you order and which supplier your order comes from.
- **Opportunities** for delayed payment terms from suppliers to help cash flow.
- **Assured supply** so even when products run short, we've got stock reserved with suppliers to keep you going.
- **BASIS-qualified specialists** inform your choice of best value product to use without compromising efficacy.
- **Complete independence** with no ties to, or support from, individual distributors.

**Save up
to 17%**
on products by
ordering through
your AF team



Fertiliser

Benefit from bulk purchasing and use our market knowledge and supplier negotiations to get you the best price.

- **Better prices with early ordering** - we pool Members orders to negotiate best volume discounts.
- **Close connections** - we speak with 25 manufacturers and distributors daily, so you don't have to.
- **Insights & updates** from our specialist team – what to buy, and when, for best price and nutrient efficiency.
- **Delayed payment terms** - we negotiate to help you manage cash flow whilst still getting fertiliser on farm when you need it.

AF procures
150,000
tonnes of
fertiliser per year



“When we buy our fertiliser through AF, we are confident that we are paying a competitive price and receive timely deliveries, both of which are important to us.”

Patrick Clabon, H G Bliss (Farms) Ltd, Cambridgeshire





Fuels

Save time and money with pricing and fast, convenient delivery from national suppliers for liquid fuels and LPG. Our deals with fuel card providers mean you can make savings on the go too.



"We spend millions of pounds a year on fuel - it's the lifeblood for our business - and it's vital we've got security of price. If we didn't our business wouldn't run. The service we receive from the AF Fuels team is excellent. We buy around 2 million litres of fuel a year through AF!"

Jake Nicholls, Tru7 Group Ltd, Suffolk

**Save up
to 20 ppl**
on pump prices
with AF fuel cards

- **Use our tank monitoring service** & our specialists know when to order for best price and so you never run out of fuel.
- **Fixed price forward contracts** help manage your cash flow.
- **Discounts across major fuel card networks** so you fill up for less.
- **Save money** on bulk & bottled LPG.



General Inputs & Construction

For every essential to keep your office supplied and running smoothly, right through to all the materials needed on site for new builds or renovations, we procure the goods.



"We buy wood chip through AF and other ground materials. Pre joining AF, we had a guy pretty much full time on screens trawling the internet for what we needed. If it took 4 hours to save £5, he'd do it! But we see how inefficient that was!"

Emma Banks, Audley End Miniature Railway Ltd, Essex

- **Feel our breadth** - office supplies & electrical goods, construction materials, fencing & steel framed buildings.
- **Industry specialists** - help you choose the right products for your project.
- **Serious discounts** - fixed prices for construction materials negotiated with national merchant for best value.
- **Ways with waste disposal** - our cost-effective, managed service and contracts mean your farm, general, recycling or food waste problems are sorted.

**Up to 29%
cheaper**
than trade price on
construction materials

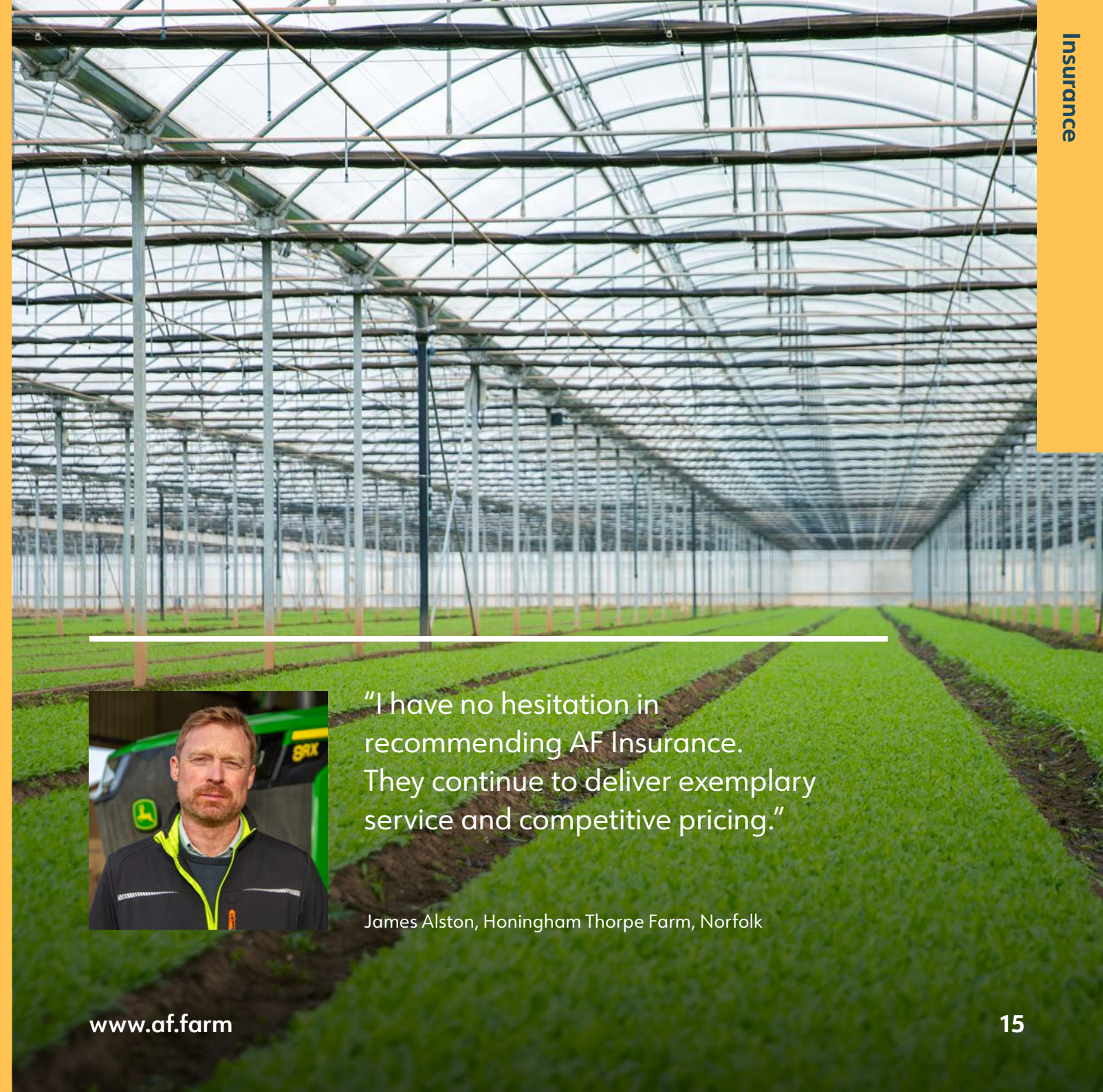


Insurance

AF partners with Alan Boswell Group (and has for over 10 years), to bring Members the benefits from the UK's biggest underwriter, Aviva.

- **Enjoy full range** of insurance, risk management and financial planning solutions.
- **Get credit back** based on the value of insurance you purchase through your AF account.
- **Speak direct** to your team at either AF or Boswell with no call centres or chatbots to deal with.
- **Get affordable bolt-on packages** such as dental care and breakdown cover, to make your business even more attractive for recruiting and retaining staff.

£6m+
of cover
protected for
AF Members



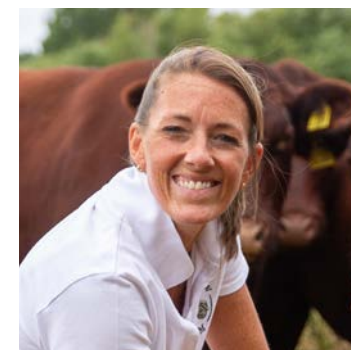
"I have no hesitation in recommending AF Insurance. They continue to deliver exemplary service and competitive pricing."

James Alston, Honingham Thorpe Farm, Norfolk



Livestock Inputs

Whichever livestock you keep, we'll cut your input costs.
Our SQP-qualified specialists work closely with you to source products that are the most effective and best-value.



"We've done some price comparisons and savings on vet meds through AF can be as much as half."

Charlotte Coventry, Foxburrow Farms Ltd, Norfolk

AF procures
£20m
of livestock
feed a year for
AF Members

- **Feed better for less** – use our market insights to get best price on blends, straights, compounds, minerals, or supplements for stock, wild birds or game.
- **Healthy savings** – save up to 40% on POM-V (with your vet's prescription), POM-VPS, genetics, dairy chemicals & more.
- **Bag a bedding bargain** – save up to 7p per bale & get timely delivery of sawdust, straw, shavings, sand, paper or dust.



Machinery & Vehicles

We keep you driving ahead with hire, tyres, wearing parts and vehicles. Trust our team of experienced specialists to get what you need, when you need it.



"Because of AF's buying power, we haven't had any issues with supply. We call up a supplier, talk about which products we'd like, it gets invoiced through AF with the benefit of our discounts, and makes life so much easier for me when it comes to invoices."

Peter Medler, Billockby Farms Ltd, Norfolk



- **Strong relationships with national suppliers** so wherever you need a hire car or new tractor tyres, we'll get them to you.
- **Competitive discounts negotiated** with all key suppliers to save you money.
- **Use us as your single point of contact** – make one call or send one email to get everything you need – saving time as well as money.
- **Our market insights** keep you up to date with latest products and special offers.

AF saves
average
9%
on new
vehicles



Renewables

Our team arranges turnkey renewable project installations. From feasibility to final sign-off, with AF your schemes are viable, delivered to plan and on budget to maximise return on investment.



"When we decided on the solar PV, AF's John Wadeson put a proposal together, got quotes. Basically, he ran it from costing up to getting it up and running. I just found the finance! I think if he hadn't been involved, it wouldn't have got done."

James Peck, P. X. Farms Ltd, Cambridgeshire

Projected
return of
19.45%
on investment
per annum

- **We produce detailed front-end feasibility reporting** to explain and simplify your investment decisions.
- **Use our network of checked and approved suppliers** to take the risk out of your on-site energy projects, and get the right product at the right price.
- **Enjoy years of reliable service** with after project handover.
- **Maintain high performance** with our insurance-approved maintenance and cleaning plans from trusted providers.



Seed

Whether it's wildflower mixes or bulk maize, your AF Seed team is here to get you the right product, at the right time, for the best price.

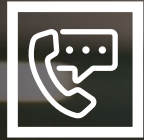
- **How much of a worry is seed supply?** Enjoy the certainty you have the seed you need - we're independent and use our range of suppliers to secure what you need, even when stocks run low.
- **Use our specialist seed knowledge** to make informed decisions about which varieties and dressings will work best for you.
- **Benefit from early access** to new varieties, price promotions and special offers that we negotiate with suppliers.

10.52%
average saving
on winter
cereals



"Our SFI programme involves purchasing a significant amount of seed. We buy our seed as straights and mix it on the farm. Being able to sit down - or discuss by email or phone - with the AF seed team really helps us plan effectively and manage our SFI costs."

Lee Oakes, Foxburrow Farm Ltd, Norfolk



Telecoms & Broadband

We get you connected - whatever you need and where - from mobile contracts to rural broadband and everything in between.



"We've had the pleasure of working with AF for many years across a range of telecom requirements, including mobiles, landlines, broadband and more. I cannot praise their extremely fast and efficient process enough."

Dean Bloom, Abbots Ripton Farming Co Ltd, Cambridgeshire

AF manage
14,000
mobile
connections

- **Tirelessly working** to keep you connected.
- **Analysing your bills** to make sure you're on the right tariffs, raise faults for you, make changes to your tariffs as needed, just with one call.
- Deal with the **same AF team** every time, no call centres.



Utilities

Our team of AF specialists buy utilities on the wholesale market to provide you with competitively-priced electricity and mains gas. We validate and simplify your bills, only passing them to you for payment when we're confident they're correct.



"Electricity is so complex, we did some contracts with AF and we're adding more. As I get busier, it's better use of my time to use AF rather than speaking to multiple people."

Jeremy Oatey, Agricola Ltd & H F Produce Ltd, Cornwall

- **Speak to our team**, rather than call centres or chatbots, saving you time as well as money.
- **Our simplified invoices** mean for non-half hourly sites you get a quarterly single page summary invoice, no reams of energy bills.
- **We procure ancillary contracts** for you such as Meter Operator Agreements and Power Purchase Agreements.

AF procures
55 GWh
of electricity a
year - enough
to run **57,400 UK**
households



Digital benefits

AF Online

Place orders from your phone, tablet, laptop or desktop – anytime and anywhere.

eBilling

Get your Statement Packs via email instead of by post and save £30 a month.

myAF

View and manage your orders and invoices and keep your information up to date.

MyAF app

Members with access to myAF can download the myAF app on the Apple app store.

Available in myAF:

eAccounts

Import your Statement Packs into your accounting package. Saves countless hours over manual accounting.

Energy Manager

View your energy invoices, site usage, and submit meter reads.

Tank monitoring

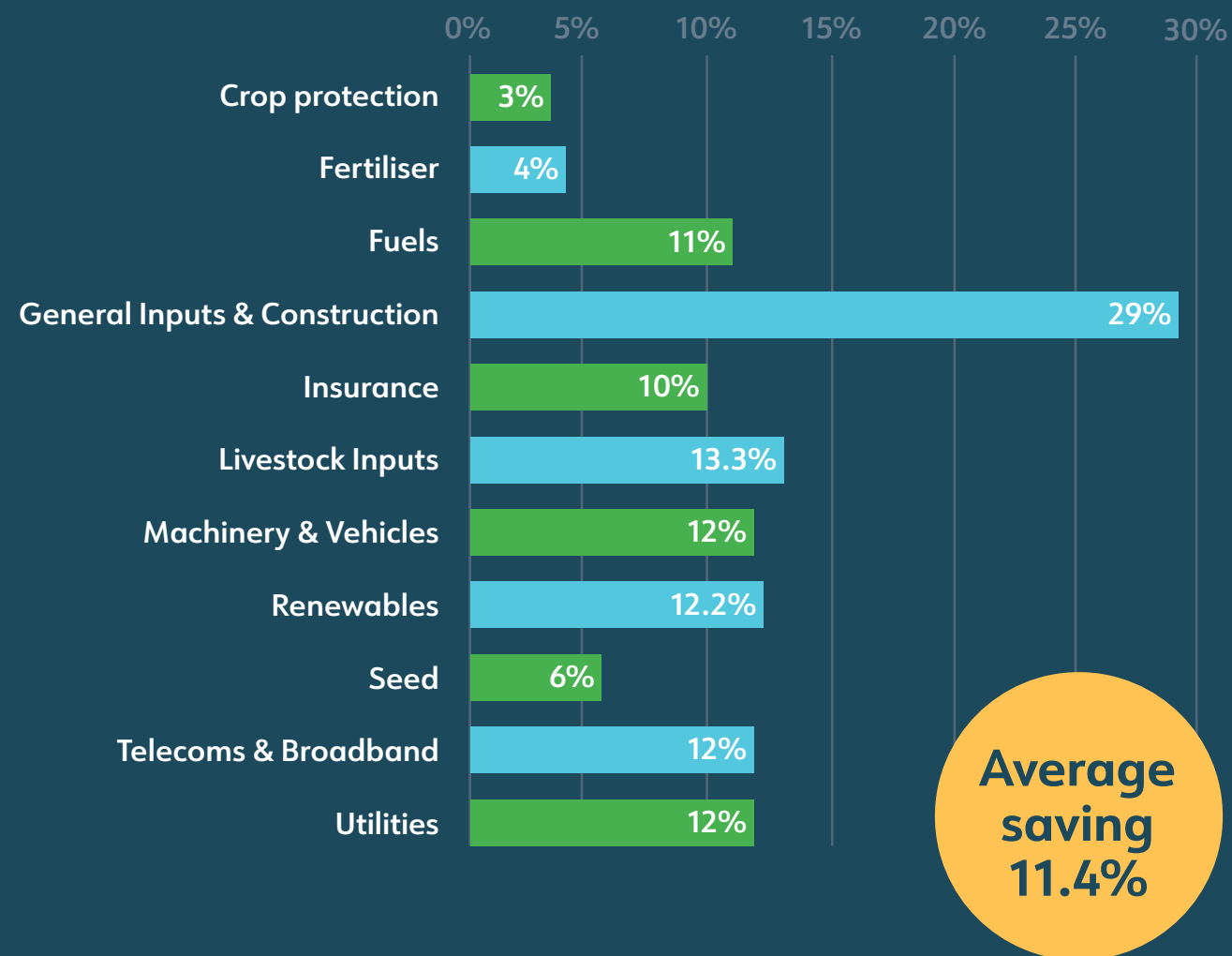
We view your up-to-date fuel usage so we can keep your tanks topped up.

Benchmarking

See how well you've purchased. Currently available for fertiliser.

For questions or to start using any of our digital benefits speak to your Account Manager.
accountmanager@af.farm
01603 881903





See how much you could save

Try our Savings Calculator.





Buying better,
together.

01603 881881

thehub@af.farm

www.af.farm