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## Maize Seed

Many maize growers will be aware that the drought throughout Europe has impacted on the availability of some maize varieties and therefore early ordering for next year if you require a specific variety is a good idea. There is enough seed overall, but some varieties will be short. [Read more](#)

## Phosphate- Release the Hidden Reserves - Tom Malleson



**Why the loss?** - Phosphorous is a strongly negatively charged mineral. This means that it bonds rapidly to positively charged minerals – in high pH soils this is Calcium, in low pH soils this is Iron, Manganese and Aluminium.

You read that correctly – **75%** of phosphate fertiliser is unavailable after just six weeks. With TSP at £830/tonne that's a huge financial loss.

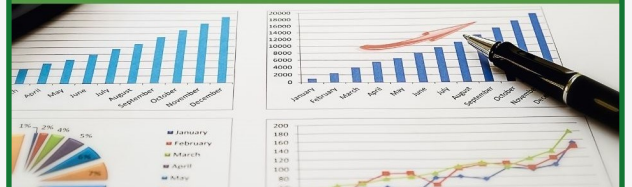
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## Buying Group Member Wins Top Award

Catherine Pickford who farms at Alford Fields Farm near Castle Cary has been awarded the coveted Farmers Weekly Dairy Farmer of the Year for 2022.

Catherine has grown, moved farms and adapted her farming practices to the business it is today, milking 400 spring calving cows and supplying local Cheesemaker Barbers with high quality milk produced predominantly from grazed grass. The secret to her success has been her openness to change and taking calculated budgeted risks including milking once a day for 5 years on her previous dairy farm and then moving to Alford Fields Farm, doubling the herd size and reverting back to twice a day milking since. [Read more](#)

## Commodities Update



## Woodland Tree Health Grant

The 'Woodland Tree Health Restoration' part of the Woodland Tree Health Grant helps fund the restocking of trees in woodland which have been felled to manage infection from certain tree diseases/pests. Support is available if trees must be felled due to Chalara dieback of ash (infection must be confirmed by Forestry Commission or Animal Plant and Health Agency (APHA).

[Read more](#)

## PAYE/NI Employer Payments

Did you know that HMRC have now introduced PAYE/NI contributions that can be paid by direct debit? Which means that it will always be paid on time and no late payment penalties. If this is something that you think would make your life easier and less stressful ..... [Read more](#)

## Bounce Back Loan - Are You Making the Most of It? - Gerard Finnan

When repayment started on Bounce Back loans after the first 12-month interest only period, the repayment period defaulted to 5 years. You have the option at any time to repay over 9 years the difference is £920 vs £550 per month, a difference of £370/month or £4400 pa.

Most people opted to repay as quickly as possible, but why? It was the default option if you did nothing! Its interest rate is fixed at 2.5% which is 0.25% behind a rapidly increasing Base rate of 2.25% and deposit interest rates (e.g. Oxbury 2.25% - 3.9% 1 year fixed) are also increasing. [Read more](#)



HM Government Coronavirus

### Bounce Back Loans

100% government guarantee  
Provides loans between £2k and £50k  
Any business can apply for loans worth 25% of turnover, up to a maximum of £50k

**GET HELP • PROTECT YOUR BUSINESS • SAVE JOBS**

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