



Welcome to IIF Coop

It's great to have you on board as an IIF Coop member.

To help you get the most from your membership, we've jotted down a few tips.



Where do I get the IIF app?

You can download the app in both the **Apple** and **Android** App Stores. Click one of the following links



Or simply search for "IIF"



How do I use the app?

We created a simple video that walks you through the IIF app from browsing to buying:

Just click the icon below



Is there a minimum purchase?

Every available offering is posted on the IIF app. There's no requirement to accept any offering. If something appeals, you only have to choose how many units you want. The price for each is listed on the screen.



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When do I pay for a selected offering?

Once you select an opportunity on the app it will show up in **My Farm**. The IIF Coop will then send you an invoice via email. Payment of the invoice completes the transaction and the IIF Coop then purchases the items on your behalf. The payment is treated as a loan (debenture), the return when the item is sold is treated as the repayment of the loan and interest.

What's in it for the farmer?

Farmers sign up with IIF for a number of reasons. They might want money to invest in equipment – or people. They might want to build awareness of their produce. They might want to smooth out their cash flow. The price paid for the items include the operating costs through to harvest or sale. The profits (sale price – price paid) are shared 50% to the farmer, 40% to the investor and 10% to IIF.

What happens after I make a purchase?

Our farmers continue to farm the items on behalf of IIF (and you, the member). The farmers will provide updates during the growing period. The app will display an indicative holding period. However, the farmer will determine when the items are ready to sell and fetch the best price.

When do I get paid?

IIF Coop will oversee the process from purchase to sale. We collect the proceeds upon settlement. The profit (or loss) will then be determined and settled with members. The resulting amount will be added to your balance.

Can I see my balance?

The app will give you an overview of the value of your farm, and your current surplus balance. Farm items are locked until harvest, but you can withdraw your balance at any time, or use your balance to make future purchases.

Are there risks?

There are risks in farming and there are no certainties in the outcomes. The harvest yield, price and timing will be determined by an array of factors, especially weather and market conditions. There is a chance your farm product will be negatively impacted and not reach potential. In this case you may suffer a financial loss on that farm item.



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What's the expected outcome?

Farming is variable and the outcomes are not guaranteed, but we present opportunities to members that have a strong likelihood of succeeding in most periods.

In consultation with the farmer, we will present the target outcome (timeframe and price) but the actual return to the member will be determined by the final sale price. The resulting profit is always shared as illustrated in the table to the right:

	Scenario A High Sale Price	Scenario B Low Sale Price	Scenario C Negative Sale
Actual Sale Price	\$650	\$550	\$450
Actual Hold Period	6 months	6 months	6 months
Actual Margin	\$150	\$50	-\$50
Farmer Margin Share (50%)	\$75	\$25	\$0
IIF Margin Share (10%)	\$15	\$5	\$0
Investor Margin Share (40%)	\$60	\$20	\$0
Profitable Transaction: Investor Purchase Price Returned	\$500	\$500	N/A
Loss-Making Transaction: Investor Receives Actual Sale Price	N/A	N/A	\$450
Investor Total \$ Received	\$560	\$520	\$450
Investor % Return / (Loss)	12%	4%	-10%
Annualised Investor % Return	24%	8%	N/A

What are the benefits of diversification?

One of the key benefits for the IIF model is the ability to build a farm spread across different products, producers and regions. This reduces the concentration and the risk. We encourage you to learn about and participate in a diverse range of opportunities.

Should I do research?

We do research into each farmer and the suitability of each offering. However, if you see an offering in a product you're unfamiliar with, use the **Research** pages of the app for a quick intro. And use the **Farmer Profile** and **Satellite View** to learn about our producers and their farms. Remember, you don't need to eat oysters to buy oysters with IIF.

Why are there sometimes fewer offerings?

There are certain times of the year when there isn't much growing. There will always be fewer opportunities in winter than in spring or summer.