

JAMES SMITH

DIRECTOR / AGRIFINANCE MANAGER

"My purpose is to understand a client's business and lifestyle goals and structure their finances around this in a way that builds and protects their long term wealth and transitions it to the next generation tax effectively."



PROFESSIONAL & PERSONAL SUMMARY

Having grown up on a family farm at Wellington in NSW James has always had an affiliation with regional Australia. He attended Orange Agricultural College before being awarded a graduate traineeship with Westpac Agribusiness, firstly based at Moree and then Tamworth in a senior credit and relationship role. This gave him the institutional background and knowledge to help regionally based businesses to deal with lenders, structure their debts, and ensure the best possible terms and conditions available.

He now leads the North West Agrifinance strategy with a diverse client base including dryland and irrigated cropping, cattle, sheep, feedlots, dairy, investors and super funds. James is highly regarded by his clients for his ability to manage and improve their financial position via finance structure and negotiation, as well as identifying and managing financial risks.

James is married to Joan with 3 boys and lives on a small grazing property south of Tamworth. In his 'spare time' he enjoys fishing, playing bush cricket and the occasional game of golf.

James Smith, Agrifinance Manager

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AREAS OF EXPERTISE:



Debt Structuring



Estate Planning &
Business Succession



Lender Negotiation



Structured Equipment
Finance



Interest Rate
Hedging

EDUCATION & AFFILIATIONS:



Bachelor of Business
(Ag Commerce)



Advanced Diploma
of Financial Planning



Diploma of Mortgage Broking



Stanford Graduate School of
Business – Strategic Leadership

INTERESTS:



Rugby and cricket



Golf



Fishing and water sports

NORTH WEST
agrifinance
Financiers & Consultants

