



# Annual Report 2016 – 2017



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# Executive Officer's Report

It is a privilege to be reflecting on my fifth year as Executive Officer, working with such a committed, caring and capable team of people and working towards advancing the wellbeing of rural and regional people, business and communities. It has been another year of multiple challenges along with many rewards as we built our team, assisted so many financially stressed farm families, delivered new services, achieved milestones and continued to develop the organisation.

The Rural Financial Counselling Service followed on from the rollercoaster ride of the last three months of the 2015-2016 year that saw the commencement of the Rural Financial Counselling Service Victoria – North East under the new Rural Financial Counselling Service (RFCS) Program and Deed of Grant with an increased geographic area to cover and a reduced budget. The flow on effects of 27<sup>th</sup> April 2016 dairy industry downturn and a sudden and large increase in demand for RFCS services was quickly followed by additional funding to assist financially stressed dairy farm families and the wind up of the previous RFCS program. By 1 July 2016 we were in the midst of recruiting new RFC staff and client support staff, we effectively doubled our EFT within a three month period. Likewise, we had also received additional 12 month funding to assist us with the RFCS program transition process which enabled us to maintain RFC, administration and management capacity, and to employ a client records officer. This enabled minimal service disruption for our clients and resourced us to successfully transition clients from the former RFCS provider to the North East service. Equally, we were able to retain surplus funding from the former Deed to purchase new vehicles, IT and other capital items needed for the coming three years.

Both the Australian and Victorian Governments responded quickly to the sudden dairy industry downturn by providing some initial crisis funding to increase our rural financial counselling staffing capacity. This enabled us to increase hours for our part time counsellors and employ a former RFC that required little training. As the extent of negative impacts on the dairy industry downturn became known and the demand for dairy industry assistance continued to increase; both the Australian and Victorian Governments provided substantial dairy industry recovery packages that included additional funds for rural financial counselling resources. The extra funding enabled us to employ another three rural financial counsellors and client support staff. These new staff required on the job training and mentoring, more office accommodation, IT, phones and cars. This all took place whilst the service struggled to meet the increasing demand for RFC services and managed to respond to the community and service provider's expectation for our staff to attend multiple service provider meetings, farmer information sessions and community events. Despite the early turmoil the RFC service, with its new team members spread across the northern dairy region, soon settled down and got on with the job of supporting farm families experiencing financial hardship. This was not an easy task as more and more farm families were without sufficient income to provide their families with food and household needs. This situation was exacerbated as the processing of

Farm Household Allowance (FHA) claims were delayed within the Department of Human Services (DHS) as they worked through eligibility criteria.

Throughout the year, the RFC team spent a lot of time understanding and inputting data into the new RFCS Portal, developing reporting systems and gathering data to comply with Department of Agriculture and Water Resources Monitoring and Evaluation and Deed of Grant milestones. Likewise, significant time and effort was dedicated to supporting RFCS program governance and the RFCS Project Board, developing new websites, marketing collateral, communications and networking with RFCS stakeholders.

We were very grateful to form a relationship with Michael Lorenz owner of the Fairley IGA Supermarket in Shepparton who generously donated over \$15,000 of Fairley IGA grocery vouchers for distribution to farm families in need. Thanks to Michael's business affiliation with Metcash and relationships with the Lions Club Need for Feed program a further donation of \$25,000 was received for the purchase of IGA grocery gift cards. Cash donations for the purchase of grocery cards were also received from the Clayton Utz Foundation, Kyabram Uniting Church, the Shepparton branch of the Soroptimists Society and the Benambra Masonic Lodge who, in addition to their generous donation of over \$6,000 in cash for grocery gift cards also provided volunteer support to assist us with farm family engagement activities in the Alpine Valley Dairy region. These kind-hearted donors enabled us to distribute over \$40,000 of grocery vouchers to farm families experiencing financial stress throughout the region. Our AgBiz Assist staff and the recipients express our thanks and gratitude to all these generous donors.

Our commitment to good governance practices and continuous improvement was highlighted by the Company auditors interim audit report this year that stated "once again the books and records of the company were maintained in excellent order and we have been provided with cooperation from all staff members to answer queries. Despite several changes to the Deed of Grant, pressures due to the dairy industry funding and the increase in staff and client demands, the record keeping has been maintained at a high standard". Similarly, OH&S and risk management was an area of focus again this year, reviewing documentation policies and procedures, for which we obtained professional advice. This advice identified that in a few areas our policies would be more operationally effectual if some were merged and other policies and procedures were adapted to better align with size of and the risk management requirement needs of our company. Further professional advice has been engaged to assist with this policy work. We also invested in a new cloud based information technology and file storage system; this enabled staff remote access to central filing systems, including a central client file and risk register through the shared electronic drive. This work was supported by providing staff with personal safety risk management training and IT security training.

Other notable achievements for the year included:

- The establishment of AgBiz Care as the trading name for our charitable activities, this entity now has its own branding and website. The separation of the charity function and messages from the AgBiz Assist social enterprise business activities and services

marketing, has enabled us to promote clearly the aims of both entities to different audiences whilst achieving congruent outcomes;

- The funding of and implementation of the Small Business Financial Counselling program resulted in the delivery of a much-needed service throughout the region. Whilst the initial funding was only for twelve months we will seek further funding to try and have the service continued.
- AgBiz Assist was also successful in securing a range of small contract projects with Apple and Pear Australia, Dairy Australia and Murray Dairy, these projects will assist us to build our AgBiz Assist brand and credibility as a quality service provider.

Work on tendering for and developing stakeholder partnerships and service offerings to industry and Governments will continue to be a focus for the coming year.

In closing, I again wish to thank the AgBiz Assist staff and the supporters of AgBiz Assist for their tremendous efforts and for all the support they have provided to our clients, the organisation, to each other and to myself throughout such a very difficult year. It is a privilege to work where we do, do what we do and with whom we work with, thank you all. Thanks also to the Board for their ongoing direction, patience and support that they provide to the organisation, the staff and myself. Lastly a big thankyou to the Australian and Victorian Governments for the program funding they provide and to their staff who share the service provision journey with us.

Nerida Kerr  
Executive Officer

# Report from the Board Chair

I am pleased to present the AgBiz Assist Ltd Chairman's Report for 2016-17. The year presented the organisation with some significant challenges to manage whilst we continued to progress work on achieving key areas toward realising our strategic vision. Responding to the huge demand for Rural Financial Counselling Services from the dairy industry dominated the organisation's time and stretched our capacity on many fronts. After downsizing staff and accommodation to align with available funding resources in the previous financial year and with the provision of significant additional funding from the Australian and Victorian Government Dairy Industry response packages, we quickly increased staff, accommodation and resources to service the increased demand. Whilst the dairy industry response engulfed the RFC service the Board and administration continued to work on good governance advancement, ensuring contract and corporate compliance, marketing and social media and business and organisational development.

A primary achievement was the successful transition to the new Rural Financial Counselling Program over a larger region and integration of the Rural Financial Counselling Service Victoria – North East Project Board into the AgBiz Assist corporate structure. Whilst the structure of a Project Board operating in conjunction with the organisational Board posed some operational and administration challenges and required some tweaking in order to streamline reporting and decision making processes, by the end of the year the RFCS Victoria North East and AgBiz Assist Ltd Board had settled into a functional operational structure. Albeit with an unavoidable amount of duplication of effort and processes.

The dairy industry downturn and the significance of the financial distress that many farm families were experiencing turned the Board's attention to expanding the presence and impact of our charitable services. A significant outcome was the strengthening of our relationship with Michael Lorenz owner of the Fairley IGA Supermarket in Shepparton. Thanks to Michael's generosity, his business affiliation with Metcash and his existing relationship with the Lions Club Need for Feed program we received large donations of grocery vouchers for the Fairley Supermarket and cash to purchase IGA grocery gift cards for distribution to farm families in need throughout the region. Likewise, charitable relationships were formed with the Benambra Masonic Lodge, who donated money and supported us with farm family engagement activities. Donations were also received from the Clayton Utz Foundation, Kyabram Uniting Church and the Shepparton Soroptimists. On behalf of the Board, our staff and the many families who received the vouchers and grocery gift cards, I express our thanks and gratitude to all these generous donors. Because of the organisation's increased charitable activity and publicity, it resulted in creating some confusion with external stakeholders about the differing business activities that the organisation undertook. The Board made a strategic decision to separate the charity activities and branding from the social enterprise and established AgBiz Care as a trading entity.

This year we continued to develop and deliver social enterprise business activities and programs. Of note was the much needed addition of the Small Business Financial Counselling Service to our service offering. We also successfully obtained small contract projects with Apple and Pear Australia, Dairy Australia and Murray Dairy.

Building strategic relationships and partnerships with industry groups, government agencies and other agribusiness service providers and businesses is a key focus of the Board's business plan to secure organisational and financial sustainability.

This year the Board invested in Not for Profit Governance Essentials Training for its Board members and executive officer through the Governance Institute of Australia and participated in a facilitated business planning workshop. A key outcome of the workshop was the development of a business plan to improve financial literacy and business management capacity of farm and small business owners.

Looking forward, the Board will continue its strong focus on quality delivery of the Rural Financial Counselling Service in North East Victoria, robust governance and organisational development. Likewise, we will continue to work with Government and key stakeholders to build service delivery and provide support to rural people, agribusiness and regional communities; increase future organisational sustainability through the growth of social enterprise activities and further develop strategic partnerships and corporate relationships.

It has been another big year of changes, challenges and accomplishments for AgBiz Assist Ltd and its people. I wish to thank all staff for the extraordinary effort they have made to achieve so much over the past year as we implemented a new RFCS service; wound up the former RFCS program; responded to the dairy industry downturn, assisted clients in a caring and professional manner and continued to build and grow the organisation.

I wish to recognise the professionalism and work of my fellow Board members for the support and expertise they provided throughout the year where we fare-welled and thanked Cate Kirk for her service and welcomed Deborah Corbett to the Board.

I acknowledge and thank all our generous donors, the businesses and agencies that assist us to support clients and provide us with significant in-kind and pro bono contributions.

To close, I wish to thank and acknowledge the Australian and Victorian Governments for the provision of funds to deliver Rural Financial Counselling and Small Business Financial Counselling Services and look forward to building on the services and collaborative relationship.

Steve Cohen  
Chairman

# Key Achievements

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## RURAL FINANCIAL COUNSELLING CLIENT SERVICES

RFCS Vic North East serviced 462 clients during the 2016-2017 financial year, with 20 clients being from the NSW border region of our service area. The greatest demand for service was from the North West of our region. The majority of clients serviced over the period were dairy farmers with other industries experiencing improved seasonal and trading conditions. A number of small related agricultural businesses were also impacted by the milk price and sought rural financial counselling assistance.

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## APPLE PEAR AUSTRALIA (APAL) PACK HOUSE OPTIMISATION PROJECT

AgBiz Assist was contracted by APAL to be the lead consultant on the APAL Pack House Optimisation Project. Eleven individual operators participating in the pack house financial analyses project. These range from smaller local pack houses doing only packing their own fruit to larger operators that store and pack for themselves and numerous other growers.

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## SMALL BUSINESS FINANCIAL COUNSELLING

Service delivery of the SBFC program commenced in late 2016, funded by the Victorian State Government. In 2016/2017 ABA provided support to 26 small business clients experiencing financial difficulties as a flow-on affect from the April/May 2016 milk price drop.

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## POLICY REVIEW & DEVELOPMENT

We continued to review and revise our policies and procedures throughout 2016-2017 to ensure currency and governance compliance.

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## OFFICE RELOCATIONS

In February 2017, increased staffing levels and a higher demand for RFCS services due to the dairy industry down turn, we expanded our office space at Shepparton and Wodonga offices to include Unit 3 45-53 Wyndham Street Shepparton and Suite 20 at 3 Stanley Street Wodonga. Our Campaspe region continued to be serviced from our Shepparton office and a “hot desk” arrangement at Echuca. Seymour and Benalla clients continue to be serviced from offices within the Department of Environment, Land, Water and Planning at both locations. Our Numurkah office continues to operate from the Numurkah District Health Service location.

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## INFORMATION TECHNOLOGY

***It Upgrade*** - To enable the delivery of mobile and flexible RFC services we commenced upgrade of our IT system, software and hardware in August 2016 to increase our service delivery capability to mobile devices with “cloud” file sharing systems, internet communications and wireless IT systems.

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***Service Promotion*** - We have continued to develop our RFCS Vic North East company website, including regular blogs to reflect changes in our rural financial counselling service region. We also developed separate websites for AgBiz Assist and AgBiz Care that provide links to all our services including the Rural Financial Counselling Service.

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# Activities

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## TRAINING, SEMINARS & WORKSHOPS.

### RFC Training

Our Rural Financial Counsellors attended several training sessions in 2016-2017 including several sessions on the use of the new Department of Agriculture and Water Resources Portal; training to identify people at risk of suicide and how to handle difficult conversations with them and supporting clients experiencing stress. New RFCs to the organization completed their First Aide training and all counsellors completed refresher courses and CPR First Aid. In March 2017 our RFC's also attended at a Centrelink workshop to assist them to manage client enquiries regarding the Farm Householder Allowance Program.



### Board Training

In April 2017 the Board participated in an in-house Strategic Planning Workshop facilitated by FMT's Jan Barned. Our Directors also attended a training session on Not for Profit Officers, Directors and the Board which was held in Wodonga in June 2017.

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## EVENTS, MEETINGS & NETWORKING ACTIVITIES

### Presentations at:

- Presentation at Department Human Services Health Service Workshop (July 2016)
- Service Presentation to Goulburn Murray Water (August 2016).

### Attendance and Participation at:

- Attendance throughout 2016-2017 at LGAs including Indigo, Wodonga, Towong, Alpine, Moira and Campaspe.
- Various Community Dairy Events including at Kyabram, Girgarre, Lockington, Nathalia, Rochester and Numurkah
- Participating in Regional Industry Leadership Group

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- Murray Dairy Regional Towns and Communities Working Group meetings
  - Farm and Expo Field Days, Tallangatta & Elmore



- Attendance at DHS Mobile Service Unit Visits in local towns
  - Attendance at Dairy Roundtable facilitated by National Party Senator
  - Murray Dairy & Murray Dairy Futures Sessions
  - Ongoing communication, networking and attendance at various dairy service provider meetings including Northern Dairy Industry Leadership Group, Dairy Industry Liaison Officer and NDIL Subcommittee.
  - Participation in a Men's Health Night run by GV Health
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# Our Services

## Rural Financial Counselling Service Victoria - North East.

Rural financial counselling is a free, confidential and independent service providing information and support in the following areas:

- Helping farming families assess and understand their financial positions and to identify options and develop an action plan to move forward;
- Helping to identify eligibility and apply for Government and other assistance schemes including the Farm Household Allowance (FHA) programs;
- Assisting with loan and/or refinance options and provide support and mediation including formal farm debt mediation, negotiation with creditors and financial institutions;
- Facilitating decision making and support farming families through the adjustment process;
- Providing information and referrals to relevant professionals and agencies.

## AgBiz Assist

AgBiz Assist operates as a social enterprise; as such we undertake a range of commercial activities where profits are reinvested in the services and charitable activities. We have successfully tendered for and delivered several projects and offer a suite of services, including a range of affordable services to farm and small rural and regional businesses.

AgBiz Assist services include:

- **Financial Mentoring and Business Planning**

We provide financial support and guidance for family owned businesses to achieve their financial goals, through assessment of financial viability and future business planning.

- **Business Risk Planning**

We assist small businesses in rural communities manage change by collaborating with government agencies, community organisations and business, to build social capacity.

- **Landholder Engagement**

We provide professional staff for projects that require facilitation between landholders and other organisations, such as infrastructure developers and government agencies.

- **Succession Planning**

We provide expertise in succession planning preparation for farming and rural based family businesses.

# AgBiz Assist Program Overview

AgBiz Assist commenced operating as a social enterprise in June 2014, where we trade commercially to earn income to enable us to provide additional services and support our charitable aims. AgBiz Assist specialises in assisting family owned small businesses, particularly those in the agribusiness sector by providing a range of service either directly or indirectly via third party contracts to assist with business planning, financial and business management, financial management capacity building, risk planning and management and succession planning preparation, landholder engagement and business mentoring. ABA also provides services to rural and regional communities to manage change and build social capacity through the growth of financial and business management skills.

## **SMALL BUSINESS FINANCIAL COUNSELLING SERVICE**

As the economic impacts of the 2016 dairy industry down turn filtered through dairy industry communities, the Victorian State Government extended financial counselling support to small businesses. AgBiz Assist Ltd was granted funding to provide a Small Business Financial Counselling service program for twelve months to support small businesses experiencing financial difficulties. The funding equated to one full time equivalent Small Business Financial Counsellor (SBFC) to cover the Northern and North Eastern Victorian dairy region. Whilst we commenced providing some services to small businesses in late 2016, it was not until February 2017 that it become fully operational.

To provide services to the whole region, we allocated the task between four qualified and experienced Financial Counsellors based in different areas. Client activity slowly increased as awareness of the services availability became known; however client uptake increased at a greater rate following Murray Goulburn milk factory closure announcements in Kiewa and Rochester on 2 May 2017. The Local Government Authorities and Regional Development Victoria also assisted with service promotion in the impacted localities. Likewise we also assisted a number of small businesses in the Myrtleford area that were impacted by the prolonged shutdown of the Carter Holt Harvey timber processing site.

In the 2016/17 year, 26 clients accessed the service and sought assistance with debtor and creditor management issues, cash flows and budgeting, statutory compliance issues, human resource management and resourcing, assistance with creditor actions and bankruptcy, business management and mentoring support and business and risk planning. Small business clients faced with significant debt issues required substantial amounts of case management time from SBFCs over a long period of time to help them resolve issues. As small business are often very complex and multifaceted in nature, the underlying causes of the financial stress often occurred because of many compounding issues and not easily identified. Counsellors needed to spend time undertaking in-depth business analysis before working through issues and options. With no Farm Household Allowance type income support or Concessional Loans equivalent support programs available, small businesses are reliant on their own available resources and capacity to recover, make changes or exit from the business.

## **TAKING STOCK PROGRAM**

AgBiz Assist became an accredited provider of Dairy Australia's Taking Stock program within the Murray Dairy Region. Taking Stock is a component of the Dairy Australia's '*Tactics for Tight Times*' Program that provides services in response to seasonal and market impacts.

Taking Stock consultants assist dairy farm families to collect and analyze their current financial and physical data, providing them with a snapshot of their businesses situation. This data, with the support of the consultant, provides dairy farm families with the opportunity to clarify and guide farm business decisions. The program is funded through dairy farm levies and the support of the Australian Government to provide free one-on-one business analysis and a follow up session with the consultant to assist them to understand their situation and the business data. ABA conducted several consultations under the program, many of whom were then supported by the rural financial counselling service to provide further assistance with business decision making and with assistance to access government payments and referrals.

## **APPLE PEAR AUSTRALIA (APAL) PACK HOUSE OPTIMISATION PROJECT**

AgBiz Assist (ABA) has been contracted by APAL to be the lead consultant on the APAL Pack House Optimisation Project. The project is jointly funded by APAL and the Victorian Government to provide meaningful data analyses of pome fruit pack house costs and revenues in order to assist the industry with capital investment and operational decisions. The data will inform the Australian industry on the current pack house capacity and guide future pack house consolidation within the pome fruit industry. Pack house consolidation will be required to reduce costs and make Australian produce more internationally competitive on export markets.

AgBiz Assist assisted APAL to develop and test a data collecting tool, develop an interview questionnaire to obtain capital data and return on investment models. The ABA business analyst is currently finalising on farm consultations with pack house operators to gain an understanding of their individual businesses, obtain data from operators and enter into the data collection tool. The data from 10 different sized pack house businesses located in Victoria and Tasmania will be analyzed and calculations made to produce pack house operation benchmarks for the industry. The project is expected to be completed by early 2018.

## **AGBIZ CARE**

AgBiz Care was established a trading entity in March 2017 to clearly identify our charitable function from the business and program activities of AgBiz Assist social enterprise. Whilst both functions remain intrinsically connected and interdependent they are now branded separately which has reduced confusion of purpose and intent in the market place, for our donors and clients.

Thanks to our many generous donors we were able to provide over \$50 000 of IGA Grocery cards and vouchers to rural families experiencing financial hardship over the past year. This was made possible because of the philanthropic relationship we formed with Michael Lorenz owner of the Fairley IGA Supermarket in Shepparton who generously donated over \$15,000 of Fairley IGA

grocery vouchers. Thanks to Michael's business affiliation with Metcash and relationships with the Lion's Club Need for Feed program a further donation of \$25,000 was received for the purchase of IGA grocery gift cards. Likewise, charitable relationships were formed with the Benambra Masonic Lodge who generously donated over \$6,000 in cash for the purchase of IGA grocery gift cards and volunteers support us with farm family engagement activities in the Alpine Valley Dairy region. Donations were also received from the Clayton Utz Foundation, Kyabram Uniting Church and Soroptimists International of Shepparton Inc. These kind-hearted donors enabled us to distribute over \$40,000 of grocery vouchers to farm families experiencing financial stress throughout the region, all AgBiz Assist staff and the recipients express our thanks and gratitude all these generous donors.

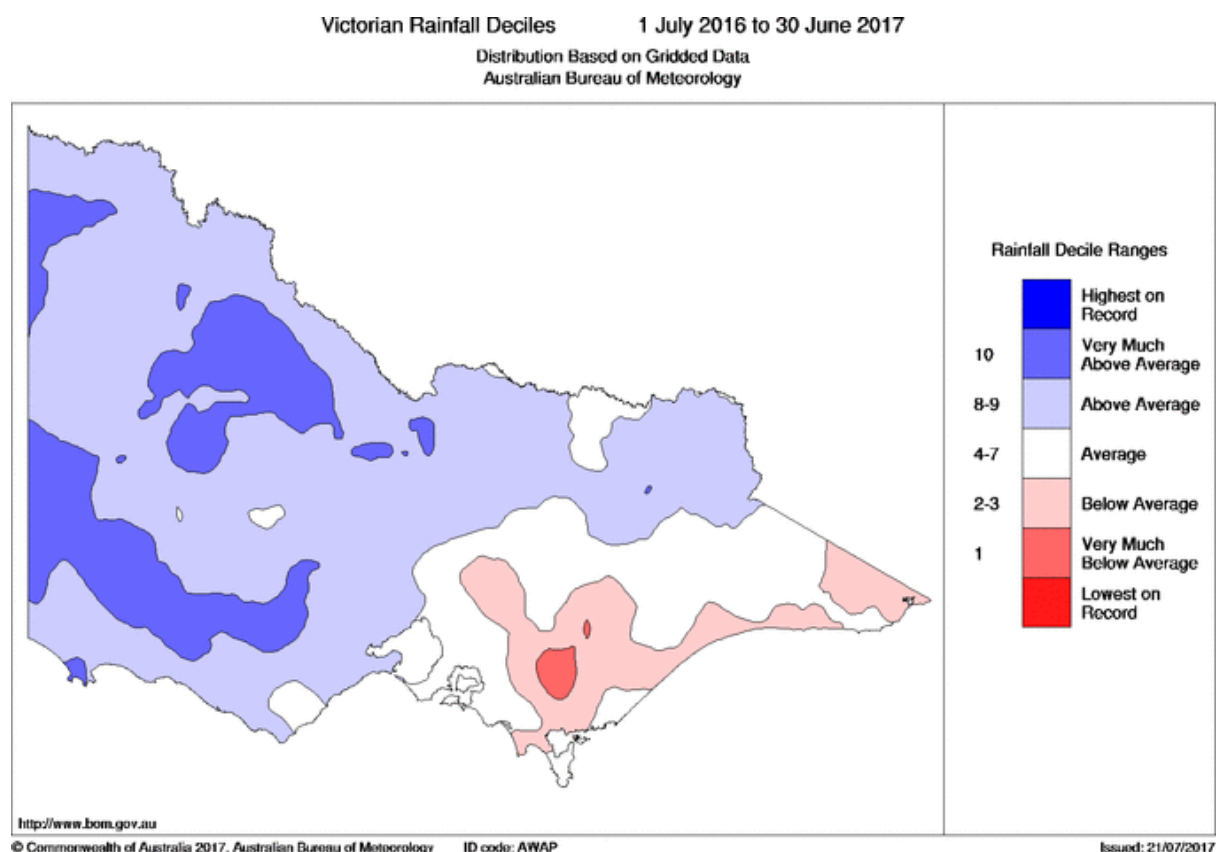
# Rural Financial Counselling Service

## Program Overview

### Overview of Farm Seasonal and Economic Factors for the Year

#### Key Challenges and Drivers for Rural Financial Counselling Service Victoria – North East

Rainfall for the past 12 months to end of June 2017 in the RFCS Victoria North East region was mostly average to above average with highest on record rainfall received in September 2016. Above average rainfall occurred from July to October and repeated again in December 2016, January 2017 and April 2017. The spring rainfall was helpful in replenishing reservoir water volumes and contributed to record cereal and oilseed yields in some districts. Improving water storage levels resulted in High Reliability Water allocations of 100% for Murray, Goulburn and Campaspe systems.



#### Dairy

Dairy farmers continued to experience cashflow difficulties throughout 2016/17 following the milk price drop in April and May of 2016 and/or high water and feed costs. Many dairy farmers reported a loss for 2016 and this continued throughout the 2017 financial year as a



consequence of lower milk prices. Rural Financial Counsellors were kept busy assisting dairy clients with business planning, applying for concessional loans and Farm Household Allowance (FHA). Demand for FHA and concessional loan support grew significantly throughout 2016/17. For most of the 2016/17 year Dairy farming clients made up 75% of the total client list actively supported by the service. Servicing higher levels of unsecured debt and cashflow stress are the common issues amongst many dairy farmers actively engaged in the service and this will remain a key challenge for some time.

### **Cropping**

Whilst wet conditions affected some crop quality and yields, generally most croppers experienced healthy crop yields which went some way to compensating for lower prices. Business planning and pre succession planning were the more frequent support required by broadacre clients.

### **Beef, Sheep and Lamb**

Healthy prices were experienced by beef and lamb producers throughout 2017. Clients with small scale unviable entities and/or little strategic direction were more likely to seek service support. These operations often rely heavily on off-farm income to minimise or prevent potential losses. Generally significant restructure such as selling assets or exiting the industry are the only options available to owners of small scale unviable entities.

### **Horticulture**

Fruit growers attributed the wet spring and milder summer for a later than normal harvest with fruit slow to colour and low in sugar. RFCs supported clients with small scale operations and limited market options through restructure and adjustment.

### **Operations**

Additional funds made available from the federal government to increase staff to meet the increased demand from dairy farmers saw the RFCS Vic – NE service grow the Rural Financial Counselling team members from six to eleven. Thus, recruitment, staff training, inductions and equipping the new RFCs with tools and resources to deliver the service were additional challenges for the service.



# RFCS Statistical report

All statistical reports are based on Rural Financial Counselling Service Portal data for the RFCS Victoria - North East region for the period 1 July 2016 to 30 June 2017.

## ANNUAL SNAPSHOT

	Apr-June 2016	2016-17 Count	%
Number of RFCs (FTE) @ 30/6/2017	7.4	10.2	
Number of clients assisted	191	462	
Number of Clients new to the Service	79	271	
Number of clients exited from the Service	Nil	81	
Primary enterprise type assisted:			
Dairy farming	98	250	74%
Sheep, beef cattle & grain growing	30	61	18%
Major assistance type:			
Farm Household Allowance application		149	
Clients with Active Client Service Record	142	338	
Number Active Clients @30/6/2017	-	298	
Average clients per RFC @30/6/2017	-	29	
RFCS Portal – Grand Total Group Time (hours)		13097.75	
Counsellor Time			
Client Time (hours)		7538.50	58%
Non-Client Time (hours)		5559.25	42%
Non-Client Time			
Travel		438.50	8%
RFC Mentoring		1151.50	21%
Outreach		554.50	10%
Administration		3401.25	61%
Avg hours of assistance per client (incl. travel)		22	
Major cause of client difficulty	Milk price	Milk price	
Clients Serviced – Discovery Method			
Previous RFCS Client (word of mouth)		42	24%
Referral from a financier or accountant		30	17%
Client referrals :			
To RFCS Vic-NE via 1300 834 775	67	201	41%
To RFCS Vic-NE direct to RFCs	12	261	59%

\*The data used to complete this report was sourced from the RFCS Portal

# About Us

Goulburn Murray Hume Agcare Ltd (GMHA) was formed in June 2006 as a non-profit company limited by guarantee. GMHA was formed as an amalgamation of three regional member groups, Goulburn Valley AgCare Inc. (GV AgCare), Murray Valley Rural Industries Assistance Group Inc. (MVRIAG) and North East AgCare Inc. In May 2010 MVRIAG ceased to be incorporated and resigned their membership of the organisation. In August 2014 the North East AgCare Group Inc. changed its registered name to Alpine Valleys Community Leadership Inc. (AVCLI). AVCLI provides a skills based program that develops leadership capacity of people and organisations in North East Victoria under the Alpine Valleys Community Leadership Program (AVCLP). AVCLI and GV AgCare have two appointed Directors on the AgBiz Assist Board.

Under the trading names Rural Financial Counselling Service Victoria – Goulburn Murray Hume, (2006-2016) and Rural Financial Counselling Service Victoria – North East (effective 1/4/2016) the company is fully funded by the Federal and Victorian State Governments to provide rural financial counselling services to primary producers, fishers and small rural businesses experiencing financial hardship in the Upper North East, Murray Valley, Goulburn Valley and Campaspe regions of Northern Victoria.

In June 2014 GMHA established a new trading arm called AgBiz Assist. AgBiz Assist is a social enterprise that was established to provide affordable services in the market gap between the free RFCS and consultancy services and to assist GMHA to fulfill its philanthropic aims. AgBiz Assist is able to accept charitable funds, service contracts and corporate funding.

In May 2016, GMHA changed its company name to AgBiz Assist Limited (ABA).

On 16<sup>th</sup> March 2017 AgBiz Assist Limited registered its charitable services under the business trading name AgBiz Care.

ABA operates under a Board of management comprising member representatives and independent directors drawn from private sector, industry and community groups and government agencies.

## Our Vision

We assist people, business and regional communities to manage change and prosper.

## Our Mission

ABA works in collaboration with people, governments and organisations providing rural financial counselling and other complementary services that enable eligible rural and regional businesses to better manage the challenges of change and adjustment.

## Our Values

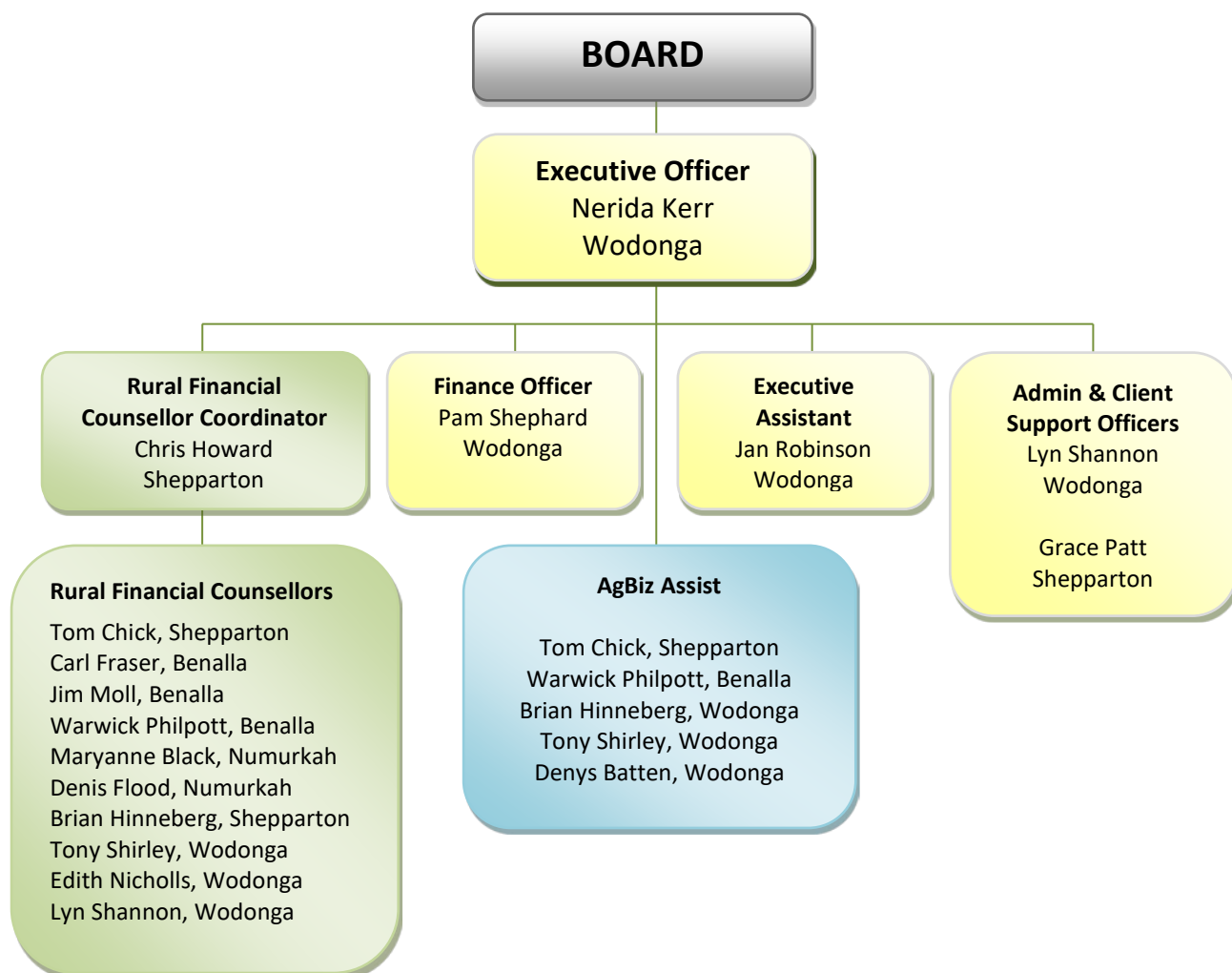
Our values reflect how we work within our organization, with stakeholders and the wider community. We will demonstrate our organisational values in the following ways:

- **Respect** - We will show respect and consideration to all those with whom we deal, by treating them with dignity, empathy, and courtesy;
- **Integrity** - We will be honest, fair, ethical and trustworthy at all times, and take responsibility for our actions;
- **Positivity** - We will encourage positivity within our organisation and discourage negativity. We will effectively adapt to changing circumstances;
- **Team Spirit** - We will work together as a team, working in partnership to achieve the goals of our organisation;
- **Clients** - Because we care about the people and community in which we live, we will provide the best service we can to our clients by ensuring that we are well trained, well qualified and work in a timely manner according to the published processes and procedures of the organisation;
- **Caring** - We will advocate and support each other and assist everyone to reach their full potential. We will contribute to ensuring that our working environment is enjoyable for all. We will encourage safe working practices in our fellow workers and actively discourage unsafe working practices;
- **Involvement** - We will encourage one another to be involved in activities within the organisation by contributing to, influencing and challenging the processes and decisions made within the organisation;
- **Communication** - We commit to open honest and timely communication within the organisation and open and transparent decision making.

## Corporate Structure



## Organisational Structure



## Office Locations

### Wodonga

#### *(Head Office)*

Suite 1 Enterprise House  
3 Stanley Street  
Wodonga VIC 3690

### Benalla

DELWP Regional Office  
35 Sydney Road  
Benalla VIC 3672

### Shepparton

Unit 6  
45-53 Wyndham Street  
Shepparton VIC 3630

### Seymour

DELWP Regional Office  
15 Hume & Hovel Road  
Seymour VIC 3660

### Numurkah

Numurkah District Health Service  
2 Katamatite Road  
Numurkah VIC 3636

### *Registered Office*

Belmores Accounting  
50 Belmore Street  
Yarrawonga VIC 3730

# Board of Directors

The AgBiz Assist Limited Board is comprised of two representatives from each member organisation and five independent directors invited to join to complement the skill set of the Board.



## **STEPHEN COHEN, Chairperson**

### **GV AgCare Member Director**

Steve was appointed as Goulburn Murray Hume Agcare Ltd inaugural Board Chairman in 2006. Since then he has served five terms as Chairman. After a 30 year career as a dairy farmer and dairy industry representative, Steve now owns and manages a business in Shepparton. He has been actively involved in rural financial counselling for over 20 years, as a committee member of GV AgCare and Board member of GMHA/ABA. Steve has extensive experience in Not for Profit sector corporate governance, including nine years as secretary of a local Landcare Group and 17 years on the Board of an agricultural co-operative. Steve has undertaken a wide range of training including corporate governance, strategic planning and business planning.



## **PETER GRAY, Company Secretary**

### **GV AgCare Member Director**

Peter is a freelance accountant, assisting agricultural businesses on strategic direction and financial management. He has worked with regional horticultural industries over many years, and has facilitated strategic reports about their future direction. He has extensive experience in Business Management, Corporate Governance, and Contract Management. Peter is also a Director on the Committee for Greater Shepparton. Peter holds a Bachelor of Business (Accounting and Economics) is a Certified Practicing Account and is a Member of the Agriculture Institute of Australia. Peter has successfully completed the AICD Company Directors Diploma Course.



**WAYNE DONEHUE**  
**AVCL Member Director**

Wayne was appointed as one of the AVCLP Member Directors on the GMHA/ABA Board in 2012. Over the past 15 years he has been involved with the Landcare movement, in particular with the Ovens Landcare Network and the North East Catchment Management Authority. Wayne comes from a rural background. He currently lives on a small beef cattle property in the Upper Ovens area. Wayne has extensive experience in Business Management and Not for Profit Community organisations. He was a participant in the 2004 Alpine Valleys Community Leadership Program. He has helped develop, support and organise many projects encouraging sustainability in the rural areas of North East Victoria. As well as being heavily involved with community groups Wayne also runs a small rural business involved in sustainable water use.



**CATE KIRK**  
**AVCL Member Director**

Cate has a strong background in agriculture. Cate holds a degree in Agricultural Science and Post Graduate qualifications in Business Management. She has worked in the agricultural service industry, as an agricultural educator and as a dairy share farmer. Cate is currently employed at GoTafe in Victoria as a Workplace Training Coordinator and operates her own book keeping business. She farms part of her family farm and assists in the management and running of the commercial beef property. Cate was a participant in the 2012 Alpine Valleys Community Leadership Program and was a finalist in the 2013 Victorian Rural Women of the year (RIDC Award) (Project - Succession Planning). Cate was awarded the Charles Green Governance Scholarship for 2013 (National Award). Cate was appointed as one of the AVCLP Inc Member Directors on the GMHA/ABA Board in 2012. Cate resigned from the Board in October 2016



**DEBORAH CORBETT**  
**AVCL Member Director**

With 35 years' experience in the public sector Deborah has a wealth of experience working closely with rural communities, small business, community service organisations and statutory authorities to develop effective public policy and raise awareness about the financial challenges faced by rural communities and industries in North East Victoria. Deborah is also an active member of the Indigo Valley Community and is the ATO representative at the Northside



Chamber of Commerce. She was the first female committee member of Wodonga & District Turf Club. She has also held a number of volunteer and committee positions in various community forums and North East equestrian clubs. Deborah has qualifications in accounting, tax, economics and law. Deborah commenced as an AVCLI Member Director in November 2016 and feels that her broad experience in policy and governance is an asset to the AgBiz Assist Ltd Board.



**TIMOTHY CLUNE**  
**Independent Director**

Tim has spent the last decade working in consulting and management roles. He is currently Lecturer in Agribusiness in the School of Business at La Trobe University. He is primarily focused on understanding the challenges of sustainable agribusinesses and working in partnership with others to identify and develop strategies to build a more resilient agribusiness sector. Previously, Tim was Manager Risk & Business Sustainability with North East Region Water Corporation where he focused on developing behaviours, strategies and systems to improve water service delivery and manage business risk and the Centre Manager at the Department of Primary Industries in Rutherglen Victoria, working in both research and science management roles. Tim has extensive experience in Corporate Governance and Strategic Planning, Policy Development and Risk Management. Tim holds a Bachelor of Science in Agriculture (BSC Agr) and Doctor of Philosophy (PhD) and is a graduate of the Australian Institute of Company Directors.



**CHRIS HOWE, ACA**  
**Independent Director**

Chris is a partner in Belmores Chartered Accountants (Registered Public Accountants) based in Yarrawonga, Numurkah, Myrtleford and Bright. He has a Bachelor of Business Accounting and is an Associate of the Institute of Chartered Accountants in Australia. Chris provides a range of accounting and business advisory services to farming and regional businesses in North East Victoria and South West NSW. He has extensive experience in Business Management, Strategic Planning, Human Resources Management, Policy Development and Risk Management. He has a broad acre farming background and is involved in many community organisations.



**PETER HUZZEY**  
**Independent Director**



Peter comes from a rural family farming background in North East Victoria. He has held various management roles in a vertically integrated commercial agribusiness group. Peter holds a Bachelor of Business Degree with a major in Marketing and is the Managing Director of a locally based website development and digital marketing business. He has completed the AICD Foundations of Directorship Course in Governance, Finance, Strategy and Risk and a Non-profit Master Class in Strategic Leadership and Innovation. Peter is passionate about the environment, sustainable farming operations and strong rural communities.

**RICHARD RAYMOND**  
**Independent Director**



Richard has extensive experience in the agriculture sector, in particular the Dairy Industry and is currently employed with Fonterra Australia Ltd in the Milk Supply Group. He has 25 years advisory and management roles across a diverse range of industries in the Human Resources discipline, as well as experience in the development and implementation of business strategy and change management. Richard holds a Bachelor of Commerce (Majors in Human Resource Management & Marketing). Richard accepted nomination to the GMHA/ABA Board in February 2014.

**CHRIS THOMAS**  
**Independent Director**



Chris has extensive knowledge in Corporate Governance, Strategic Planning, Social Welfare/Community Development, Policy Development and Risk Management. He holds a Masters of Applied Science (Rural Regional Development); Diploma of Management Practices; Masters of Corporate Leadership. Chris works through his own consulting business in the area of people development. He has a wealth of experience in the dairy industry, regional development and community organisations.

## Board & Board subcommittee meetings

The Board held six ordinary Board meetings during the 2016-2017 financial year, as well as the Annual General Meeting held on the 27<sup>th</sup> October 2016. Our RFCS Project Board also met on six occasions. Board Governance & Risk, Business Development and Finance Subcommittees met on four days throughout the year. In addition to attending their nominated subcommittee, Directors were welcome to attend all subcommittee meetings.

# Our Staff

## Executive Officer

### **NERIDA KERR**



Nerida's involvement with rural financial counselling services commenced in 1992; when she joined the inaugural committee of management of North East AgCare Inc. Nerida was also a founding member of Goulburn Murray Hume Agcare Ltd and remained a Director until she resigned to take up the Executive Officer position in July 2012.

Nerida studied Business Management, Social Work and Dairy Farm Management. She brings a wealth of experience and a life time commitment to agriculture, economic and community development and social service provision to her Executive Officer role.

Nerida has held key regional roles with Regional Development Victoria in management, business and economic development and community capacity building. She has worked in economic development with the local government areas of Wodonga and Towong; managed home and community care services and managed Neighborhood House and adult and community education program delivery. During that time she established and maintained extensive community, agency and business relationships and networks.

Throughout her busy career Nerida has also dedicated her time and skills to voluntary work. In March 2013 Nerida was inducted into the Victorian Women's Honour Role for services to the community, of which rural financial counselling was a major component.

## Counsellor Coordinator

### **CHRIS HOWARD – Shepparton Office**



Chris has worked within the agricultural sector since 1990, including small business management. He commenced employment as a Rural Financial Counsellor in July 2008 and took up the RFC Coordinator position in May 2014. Chris holds an Associate Diploma of Accounting, a Diploma of Community Services (Financial Counselling) and Business Administration, Certificate IV in Training and Assessment and formal training in Mediation Theory & Practice which gives him a thorough grounding and broad based business experience from which to draw on.

## Staff



### **TONY SHIRLEY – Wodonga**

Tony holds a Bachelor of Business and a Diploma in Community Services (Financial Counselling). Tony was previously self-employed for 25 years as a business consultant. He has considerable experience in small business and financial management, including many farming clients. After relocating to Wodonga in 2005, Tony turned his skills to mortgage brokerage before joining the ABA/RFCS Wodonga office as a Rural Financial Counsellor in October 2007.



### **LYN SHANNON – Wodonga**

With a Bachelor of Science in Agriculture (Agronomy), Lyn has 18 years' experience in irrigated cropping and pasture operations. Lyn has extensive knowledge in budgeting and bookkeeping having ran her own irrigation farm business and provided bookkeeping services for corporate and large family farm businesses. Lyn is passionate about assisting people to understand their financial position and supporting them to make well informed business decisions. Lyn commenced as a Rural Financial Counsellor in January 2017 and is located in our Wodonga office. Lyn is currently completing a Diploma in Community Services (Financial Counselling).



### **EDITH NICHOLLS – Wodonga**

Edith's passion is the dairy industry and all that it entails. For the previous 15 years Edith has worked in the agricultural industry, holding positions in Biosecurity, Animal Health and Emergency Management in both the Victoria and Queensland state governments. Edith has extensive experience in the Dairy industry, having grown up on a dairy farm and worked as a Dairy Field Officer in South East Queensland, Central New South Wales, Northern Victoria and covering parts of South Australia. These positions have given Edith a broad skillset in dairy business management, marketing and logistics. She has been actively involved in the Young Dairy network and other industry development groups across all regions. Edith achieved a Bachelor of Science in Agriculture with Honours majoring in Animal Health. Edith commenced as a Rural Financial Counsellor in August 2017 and is based in our Wodonga office. Edith is currently completing a Diploma in Community Services (Financial Counselling).



#### **MARYANNE BLACK – Numurkah**

Maryanne has been a Rural Financial Counsellor with ABA/RFCS since 2006. Prior to that Maryanne worked as a Rural Financial Counsellor with Member Group GV AgCare. She has spent her career working in agriculture, primarily in ruminant nutrition and farm finances. She holds a Bachelor of Agricultural Science as well as a Diploma in Community Services (Financial Counselling) and is currently working towards obtaining a certificate in Bookkeeping and Accounts Administration. Her area of expertise is dairy and she has a broad knowledge of livestock, broadacre and horticultural enterprises.



#### **DENIS FLOOD – Numurkah**

Denis commenced work with ABA/RFCS Vic NE in May 2016. He had previously worked as a Rural Financial Counsellor with GV AgCare during the “millennium Drought”. During that time he had extensive experience working with Dairy Farmers and Agricultural Supply businesses in the Campaspe, Moira and Greater Shepparton regions. He has operated his own business in the Hospitality sector for over 30 years and for the last 17 years has been concurrently involved in Counselling and Men’s Behavioural Change Group facilitation. He holds various Diploma and other certifications in Counselling, Couples therapy and Men’s Behavioural Change, as well as a Trade certification in refrigeration. Combined with life experiences, Denis’s background gives him a sound foundation to work as a Rural Financial Counsellor. Denis has commenced the Diploma in Community Services (Financial Counselling).



#### **CARL FRASER – Benalla**

Carl has worked as a Rural Financial Counsellor for the past 23 years. He commenced working with ABA/RFCS from our Benalla office in 2006 and prior to this was employed with member group North East AgCare. Carl holds a Diploma of Community Services (Financial Counselling) and specialises in sheep, beef, broad-acre and horticultural farming services. His practical farming experience as a wool classer, shearer and farmer has given him a wide range of specialised knowledge.



#### **JIM MOLL – Benalla**

Jim is an agricultural scientist/economist who enjoys working with landholders and helping them run profitable and sustainable businesses. His knowledge and skills cover a wide variety of agricultural industries including broadacre grazing and cropping, and irrigated horticulture and viticulture. Jim has over 20 years' experience in agricultural research and extension across NSW, QLD and Victoria, communications and project management, and specialises in farm business economics. His skills include: farm business planning and appraisal; property management planning; grazing management and farm benchmarking. Jim holds a Bachelor of Ag. Science; a Post Graduate Diploma of Ag Economics and a Diploma of Community Services (Financial Counselling). Jim commenced employment with ABA/RFCS in January 2015.



#### **WARWICK PHILPOTT – Benalla**

Warwick has been engaged in the delivery of professional services across Victoria, NSW and Tasmania for the past 30 years. He commenced working with ABA/RFCS in August 2014. He has a farming and small business background and holds a Diploma of Business; Graduate Diploma Agricultural Economics and a Graduate Diploma Applied Finance & Investment and a Diploma of Community Services (Financial Counselling). Warwick is a fellow of the Australian Financial Services Institute of Australasia and the Australian Property Institute as well as a Member of the Australian Agricultural & Resource Economics Society and the Ag Institute of Australia.



#### **TOM CHICK – Shepparton**

Tom commenced employment with ABA/RFCS in January 2015. He is a qualified accountant with a farming background. Tom has worked with farmers and rural businesses in Northern Victoria, the Goulburn Valley and the Murray Valley in both Victoria and NSW for over 30 years. His objective is to help farmers and rural businesses identify all the options to assist with their farm and business decisions. Tom holds a Diploma of Business (Accounting) and a Diploma in Community Services (Financial Counselling).





#### **SERGE MINICOZZI – Shepparton**

With 25 years of dairy farming experience, Serge brings extensive knowledge and a personal understanding of the difficulties faced by farmers. Serge commenced with ABA/RFCS in August 2016 and has previously worked with rural communities in North Central Victoria providing business management services and training. Serge is based in our Shepparton office. Serge is currently completing a Diploma in Community Services (Financial Counselling).



#### **BRIAN HINNEBERG – Shepparton**

With more than 25 years of experience as a Business Advisor in Central Victoria, Brian has worked closely with agri-businesses and small businesses to improve business capacity, promote business diversification and assist with disaster recovery and succession planning. Brian is passionate about assisting rural businesses to become financially empowered through working with them to develop ideas, make good business decisions and plan for the future. Brian is based in our Shepparton office. Brian commenced as a rural financial counsellor with ABA/RFCS in September 2016 and is currently completing a Diploma in Community Services (Financial Counselling).



Denys Batten, Tony Shirley, Tom Chick and Warwick Philpott

## **Volunteer**

#### **DENYS BATTEN - Wodonga**

Denys joined ABA in September 2016 as a volunteer. Denys generously provided six months volunteer time and expertise to assist us explore future social enterprise business opportunities and with business facilitation. His dedicated work laid the foundations for the development of future services and he assisted policy reviews and staff training in OH&S to access and manage personal risk in the field and office environments.

## Administration

**PAM SHEPHARD**

Finance Officer -Wodonga\*

**JAN ROBINSON**

Executive Assistant - Wodonga\*

\*Part time

**LYN SHANNON**

Client Support Officer – Wodonga\*

**GRACE PATT**

Communications & Client Support  
Officer – Shepparton \*  
(Commenced 29/11/2016)

# Financial Report

**A copy of the audited financial statements for the year ended 30 June 2017 is available upon request from the head office at Wodonga.**



# Acknowledgements

AgBiz Assist Ltd acknowledges with thanks the contribution of the following organisations over the 2016-2017 financial year:

## **Funding bodies**

Department of Agriculture and Water Resources (DoAWR)

Department of Economic Development, Jobs, Transport and Resources (DEDJTR)

## **In-kind support**

- Belmores Accounting
- Department of Economic Development, Jobs, Transport and Resources.
- Fonterra Australia Limited
- La Trobe University.

We would also like to thank the many organisations and their staff that have worked with us in delivering valuable support services to our clients.

# AgBiz Assist Limited

*Securing rural prosperity*



**AgBiz Assist Ltd**

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