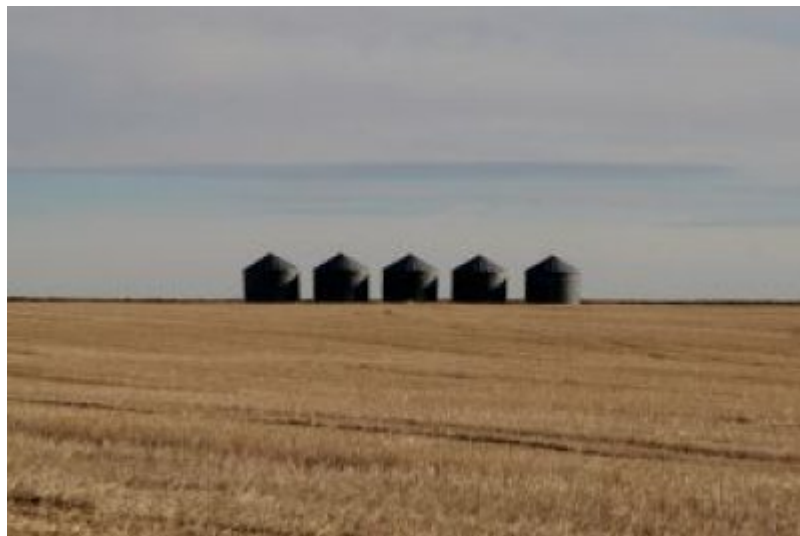




Annual Report 2017 – 2018



Contents

EXECUTIVE OFFICER’S REPORT	3
REPORT FROM THE BOARD CHAIR	6
KEY ACHIEVEMENTS	9
ACTIVITIES.....	11
OUR SERVICES	14
AGBIZ ASSIST PROGRAM OVERVIEW.....	15
RURAL FINANCIAL COUNSELLING SERVICE PROGRAM OVERVIEW	18
ABOUT US	23
ORGANISATIONAL OVERVIEW	25
BOARD OF DIRECTORS.....	26
OUR STAFF	30
FINANCIAL REPORT.....	36
ACKNOWLEDGEMENTS.....	37

Executive Officer's Report

Reflecting on my sixth year as Executive Officer, I remain honoured to have the privilege of working with the dedicated, skilled and considerate team of people who front up every week to help and mentor the rural people who access our services. Together the AgBiz Assist team foster a supportive and encouraging culture that's demonstrated daily to their colleagues, within the organisation and out in the wider community, which makes it a good environment to work in. This supportive culture was unfortunately called upon again this year as our much respected colleague and friend Tony Shirley became increasingly unwell, as we all dealt with the news that his illness was terminal and then his passing on 10th November 2017. Sadly, Tony's death was followed by the news of recently retired RFC Alan Guest-Smith's passing in March 2018. Our thoughts remain with Tony and Alan's respective families, likewise the Fell family; RFC Bill Fell died suddenly in December 2016. We deeply feel the loss of our much loved and respected colleagues who all left behind a legacy that is remembered and appreciated by staff and clients.

The Rural Financial Counselling Service continued to be in demand as the effects of persistently challenging conditions prevail for the dairy industry. Part time staff increased their hours to meet demand, but it became unsustainable by the last quarter. Following advice that RFCS Vic North East would receive contingency funding of \$380,000 for the coming year we commenced a recruitment process for an additional rural financial counsellor. This coincided with the announcement by the Minister for Agriculture and Water Resources that the current Rural Financial Counselling Programme would be extended until 30 June 2020. Whilst this announcement was very welcome, the level of funding for the additional year is not yet determined; likewise the State Government has not yet committed any funding to the RFCS programme beyond 30 June 2019. Clients continued to seek assistance with Farm Household Assistance applications, concessional loans, refinancing, cash flow and budgeting, risk management and decision making.

Highlights of the year were our attendance at the Tasmanian regional Chairs and Executive Officers (EO's) meeting in Launceston in October and it was our turn to facilitate the annual Canberra Chairs and EO's Conference in Canberra in March. The Canberra conference was a particular highlight as DoAWR funded the services of NOUS consulting to enable a workshop based meeting that focused on planning for the development of a national client engagement and communication strategy and policy development, exploring the role and opportunities for expanding the capacity of the RFCS in policy delivery. The meeting also included presentations from ABA Board member and La Trobe University lecturer Dr Tim Clune, on a research project accessing the data from the previous RFCS program and interviewing experienced RFC's to understand the drivers

underpinning business decision making and outcomes of engagement with the RFC service around Australia; The Australian Banking Association spoke about their programs and the Banking Code of Practice and the NSW Rural Assistance Authority presented on the outcomes of a farmer engagement research project they conducted.

RFCS Vic NE actively participated in a two day RFCS monitoring and evaluation workshop in Melbourne and look forward to the introduction of the revised service outcome and milestone reporting format for the coming financial year. We also welcomed the DoAWR Assistant Secretary and RFCS Program Director to our region in January for our annual RFCS service review. Service and industry discussions were held with Board members, followed by a formal review process that was very positive. The DoAWR representative also spent time speaking with some of the Shepparton based staff which was really appreciated.

A collaborative partnership with Murray Dairy and several industry contributors resulted in a successful grant application to the Building Better Regions Programme. AgBiz Assist commenced delivering industry transition preparation planning support and business mentoring to dairy businesses throughout the Murray Dairy service region. This program is complementary to the rural financial counselling service. It exposes sectors of the dairy industry, that would not normally seek services from a RFCS provider, to the range of services that AgBiz Assist deliver and was an effective direct marketing conduit that resulted in a number of eligible farm businesses seeking additional support via the RFC service. This program will continue for a further five months.

During the year, AgBiz Assist finalised the Apple and Pear Australia Warehouse Optimisation project, a successful program that was well received by stakeholders; likewise this contact with growers in the Goulburn Valley has initiated referrals to and follow up with the RFC service. In collaboration with Alpine Valleys Community Leadership, with funding from the Kyamba Foundation, we delivered a series of three Business Leadership workshops that focused on succession planning. The session that focused on farm business transition attracted over sixty people to Benalla to hear Mike Stephens from Meridian Agriculture speak and participate in group discussions with our staff. Martin Tobin, Family Business Australia consultant was the keynote speaker at two small family business leadership workshops in Wangaratta and Wodonga, whilst not as well attended; positive feedback was received from participants.

Another focus for the year was engaging with rural women on farms and small rural business. We engaged the services of respected consultant and facilitator Cath Botta to conduct two focus groups in Tangambalanga and Cobram to find out what were the issues concerning and services and support rural women needed to assist them to manage and grow their business. The findings report has since been passed onto Ag Victoria and

Department of Agriculture and Water Resources policy divisions and the North East Catchment Management Authority, who provided some funding for the Tangambalanga focus group, to help guide future policy development. Equally the report findings have supported funding applications submitted by GoTAFE and Wodonga TAFE with AgBiz Assist nominated as a project service provider. The outcome of the applications will be announced in the coming financial year.

Following the implementation of a cloud based IT system, designed to provide secure access to shared files for staff across our region, that continually failed to work efficiently and a resulted in turbulent relationship with our managed information technology provider, we decided to change to in-house service provision. In October we welcome Jeff Quinn to our team on a part time employment contract to manage and support IT services for the organisation. This has greatly improved the running and capability of our IT systems, has provided quality and timely advice, as well as training and support to all staff and Board.

Throughout the year we continued our focus on improving service development, client engagement through Facebook and website blogs, governance and policy and procedure revision and renewal.

Again I wish to thank all the staff and supporters of AgBiz Assist for their incredible amount of work and effort throughout the year. For all the support they provided to our clients, the organisation, to each other and myself though the challenging and very sad times. Thanks also to the Board for the leadership, guidance and support that they provide to the organisation, the staff and myself. Finally an appreciative thankyou to the Australian and Victorian Governments for the program funding they provide and to their staff who support us to successfully deliver the RFC service.

Nerida Kerr
Executive Officer



Report from the Board Chair

This AgBiz Assist Chairman's Report for 2017-18 reflects another multifaceted year of achievements and challenges for the organisation and its people. The Board maintained focus on service delivery continuous improvement and progressing its long-term strategic aim of becoming increasingly financially sustainable. The ongoing financial pressures within the dairy industry continued to dominate the workload of our team. This meant that staff assisted many stressed and exhausted clients throughout the year. Contingency and industry support funding from the Australian and Victorian governments allowed us to employ additional RFCs and client support staff to meet the increased service demands coming from the dairy industry.

The impact of the dairy industry down turn was evident across dairy communities for both farmers and their supply chain businesses in our region and beyond. Notably, the high levels of unsecured debt carried by small rural businesses and other farmers, such as hay and grain growers, emerged as increased financial pressures. Likewise, the loss of employment on farms and from rural supply chain businesses also diminished the health and wellbeing of families and the broader rural community.

The driver for increased RFC service demand was farm families with insufficient income to support the family and farm operations. The counsellors assisted these clients to develop strategies to manage debts, restructure their businesses, refinance loans, exit or retire from farming and help with Farm Household Allowance and Farm Business Concessional Loan applications. Additionally, we provided some immediate relief, issuing IGA grocery cards and vouchers through our charity AgBiz Care. This is made possible through donations from Metcash, Fairley's IGA in Shepparton and other charitable donations.

A highlight of the year was liaising with DoAWR and the National RFCS organisation Chairs to set the agenda and present the National RFCS Chairs and Executive Officers conference held in Canberra on 7 - 9 March. The Board was also pleased to host DoAWR's Assistant Secretary and RFCS Program Director from the Farm Support Division at our Shepparton Office on 18th January 2018 for the annual review of the RFCS program. The Board appreciated the generous amount of time they spent with us to discuss how and understand the guiding principles underpinning our delivery of RFCS services in the North East Vic region. We also appreciated the opportunity to talk through the challenges and opportunities for the RFC service. Likewise our staff members also welcomed and valued the opportunity to meet and converse with DoAWR executive managers.

AgBiz Assist's social enterprise business activities and program growth continued this year. Notable was the consolidation of the partnership with Murray Dairy. Together with a number of other industry contributors we were successful in obtaining project funding through the Australian Government's Building Better Regions Programme to strengthen the capacity, transition and resilience of the dairy industry in the Murray Dairy region. AgBiz Assist provided funding towards the program and are delivering key components of the program; these being farm transition/succession planning, scoping support and farm business mentoring. We continued on the delivery of the Small Business Financial Counselling Service and finalised the Apple and Pear Australia Warehouse Optimisation project.

The Board continued to focus on developing strategic relationships and partnerships with business, government agencies, agribusiness and service providers. Of note is the advancement of a collaborative relationship with the Murray Hume Business Enterprise Centre, our two organisations are co-located in Wodonga and share similar goals and aspirations to assist rural businesses and communities to prosper. The two Boards have met to explore opportunities of working together in the future. Likewise the Board has actively explored several for profit business opportunities during the year and is currently finalising the establishment of a new for profit entity and business that will, through formal contract arrangements, provide services, support and a share of profits back to AgBiz Assist Ltd. These are significant development steps in achieving our goal of securing organisational and financial sustainability.

This year the Board continued to invest in our own professional development with the Directors attending an in-depth risk management training day with the Australian Governance Institute.

Despite the difficult industry conditions, various disruptions and rapid organisational expansion, our auditors, once again, provided us with solid feedback on our financial management processes. It was also pleasing to provide reports to the RFCS funding agencies demonstrating that our service had delivered on key performance indicators through the provision of a professional service that helped our clients to access personal financial support, business finance and deal with the financial management issues affecting their businesses.

Whilst much was achieved throughout the year by AgBiz Assist Ltd, the year was overshadowed by the illness and resulting death of long term staff member; Tony Shirley who passed away in November 2017. Tony had worked as a rural financial counsellor with our organisation for the past ten years and was a highly respected and knowledgeable member of the team. The Board, staff and his many clients have lost a colleague, friend and mentor. We were also advised that recently retired and long term

RFC with our service Alan Guest-Smith passed away in late March 2018, after a short illness. Our condolences are with Tony's and Alan's families.

I thank the staff for all the work they contributed, often beyond what was required throughout the year under some very difficult and sad circumstances. Likewise I thank my fellow Board members for generously applying their expertise and commitment to the organisation over the past year.

I again 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.

Looking ahead, the Board will maintain its application to delivering quality Rural Financial Counselling Service in North East Victoria, strong governance and sustainable organisational development.

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 AgBiz Assist's services and collaborative relationships in the coming year.

Steve Cohen
Chairman



Key Achievements

RURAL FINANCIAL COUNSELLING CLIENT SERVICES

Demand for RFC assistance came from farm families with insufficient income to support their family and farm operations. Our counsellors assisted 405 clients in 2017-2018 to develop strategies to manage debts, restructure their businesses, refinance loans, exit or retire from farming and also assisted them with Farm Household Assistance and Farm Business Concessional Loan applications.

SMALL BUSINESS FINANCIAL COUNSELLING PROGRAM

The small Business financial counselling program was accessed by 77 clients from a vast array of business sectors, including those involved in retail, hospitality, professional services, trades people and others looking to establish a small business for the first time.

MURRAY DAIRY BUILDING BETTER REGIONS PROGRAM

The Building Better Regions Program commenced in March 2018. Up until 30th June 2018, 46 dairy farmers had enrolled in the Transition Program and 42 dairy farmers in the Farm Business Mentoring Program. Farmers from all areas of North East Victoria, including Finley, Kerang, Corryong, King Valley, Kyabram, Rochester and the Kiewa Valley were assisted with a variety of issues.

APPLE & PEAR AUSTRALIA WAREHOUSE OPTIMISATION PROJECT

AgBiz Assist was contracted by APAL to be the lead consultant on this project which was funded jointly by APAL and the Victorian Government to provide meaningful data analyses of fruit pack house costs and revenues, in order to assist the industry with capital investment and operational decisions. The project commenced in early 2017 and data was collected from 11 pack houses and inputted into the "Pack House Rationalisation Model Spreadsheet" results were benchmarked and reporting was finalized in December 2017. This successful program was well received by stakeholders.

RURAL BUSINESS – WOMEN'S PROGRAM CONCEPT DEVELOPMENT WORKSHOPS

ABA engaged the services of Cath Botta (PCB Consulting Pty Ltd) to conduct two workshops to explore and obtain an understanding of what is needed and design a program to support rural women to manage and develop business in rural areas. Workshops were conducted in the Kiewa region (13/3/2018 - funded by North East Management Catchment Authority) and Cobram (26/3/2018). Participants identified a number of goals and outcomes that could be achieved by the women's program concept and strong support for the women's program concept was identified.

BUSINESS LEADERSHIP WORKSHOPS

In collaboration with Alpine Valleys Community Leadership and with funding from the Kyamba Foundation; we delivered a series of three Business Leadership workshops that focused on

succession planning. The workshops were conducted in Benalla, Wangaratta and Wodonga during May 2018. The Benalla session that focused on farm business transition, with guest speaker Mike Stephens from Meridian Agriculture, attracted over sixty people. Martin Tobin, Family Business Australia consultant was the keynote speaker at the two small family business leadership workshops held in Wangaratta and Wodonga. Positive feedback was received from participants.

AGBIZ CARE

AgBiz Care were able to provide some immediate relief, to farm families experiencing financial stress by issuing IGA grocery cards and vouchers. This was made possible through generous donations from Metcash, Fairley's IGA in Shepparton and other charitable donations.

POLICY REVIEW & DEVELOPMENT

We continued to review and revise our policies and procedures throughout 2017-2018 to ensure currency and governance compliance.

INFORMATION TECHNOLOGY

Following the implementation of a cloud based IT system that resulted in a turbulent relationship with our managed information technology provider we decided to change to in house service provision. In October we welcome Jeff Quinn to our team on a part time employment contract to manage and support IT services for the organisation. This greatly improved the running and capability of our IT system, provided quality and timely advice, training and support.

We have continued to develop our AgBiz Assist, AgBiz Care and RFCS Vic North East company websites, including regular blogs and regional updates.

TRAINING

Four of our rural financial counsellors, Brian Hinneberg, Serge Minicozzi, Edith Nicholls and Lyn Shannon, completed their Diploma in Community Services (Financial Counselling). Staff also attended first aid and mental health first aid refresher courses as well as farm debt mediation, succession planning and supporting clients with challenging behaviours workshops.

In April the Board Directors participated in a one day in-house Risk Management training session facilitated by the Governance Institute.

Activities

The following activities were undertaken by ABA in accordance with the objectives of ABA's planning documents

TRAINING, SEMINARS & WORKSHOPS

RFC Training

- Diploma financial counselling (rural) (throughout year)
- Alpine Valleys community leadership program (July)
- Introduction to G-MW operational policy and procedures from a farm gate perspective (August)
- Milk price variables and influencing factors (August)
- Dairy farming fundamentals (August)
- Murray Dairy business forum (October)
- Victorian rural financial counsellors Conference (October)
- Farm debt mediation Victoria training (February)
- Murray Dairy transition workshop – Getting a game plan (March)
- Regional agribusiness forum (March)
- ABARE conference (March)
- Succession planning and family communication workshop (April)
- Melbourne Uni School of Regional Health presentation on depression and suicide (April)
- First Aid Training (June)
- GRDC marketing grain seminar (June)
- Templemore Partners making it work across the generations (June)
- Professional Supervision (Quarterly)
- Case Studies (Bi Monthly)

Administration Staff Training

- Risk Management Essentials – Governance Institute (April)

Board Training

- Risk Management Essentials – Governance Institute (April)
-

EVENTS, MEETINGS & NETWORKING ACTIVITIES

Presentations at:

- Rural Communities Network – Dairy Health, Wangaratta (August 2017)
- Bricks 4 Kidz day Corryong (September 2017)
- Holistic Grazing Management (September 2017)
- Northern Dairy Industry Leadership Group (October 2017)
- Rural Bank team meeting (November 2017)
- Regional extension and educational committee (December 2017)
- Murray Dairy Team (December 2017)
- Rural City of Benalla Rural Outreach Meeting (February 2018)
- Ovens Valley Beef Field day (February 2018)

- Alpine Valleys Leadership Program (February 2018)
- Rural Business Women's planning sessions (March 2018)
- Murray Dairy Financial Management Workshop – Tallangatta (May 2018)
- Upper Murray Farm Girls (June 2018)
- GOTAFE Agribusiness diploma and certificate iv students (June 2018)



Bricks 4 Kidz day Corryong (September 2017)

Attendance and Participation at:

- Attendance throughout 2017-2018 at LGAs Numerous LGAs including Moira, Shepparton, Campaspe, Wangaratta, Wodonga, Indigo, Towong, Strathbogie, Mansfield Mitchell and Alpine.
- Murray Dairy (ongoing)
- Rural Finance (Ongoing)
- Rural Skills Connect (ongoing)
- Department of Human Services Centrelink (ongoing)
- Banks including: CBA, NAB, ANZ, Rural, Rabo and Westpac (ongoing)
- Rural Skills Connect (July 2017)
- Regional Development Victoria (July 2017)
- Dairy Health Wangaratta (August 2017)
- Numurkah District Health (August 2017)
- DEDJTR & AgVictoria (August 2017)
- LinkedIn Website (August 2017)
- Goulburn Valley Health Mental Health Team (August 2017)
- Henty Field Days (September 2017)
- Elmore Field Days (October 2017)
- DAWR enquiry to accessibility of RFC service, farm household allowance and concessional loans (October 2017)
- DAWR enquiry to Rural Investment Corporation (October 2017)
- Team meeting Rural Bank Shepparton (October 2017)
- Australian Dairy Industry Council (November 2017)
- Moira Shire Economic Development Team (November 2017)
- Worrells Seminar (February 2018)
- Murray Goulburn Coop Team (February 2018)

- Royal Flying Doctor Service (February 2018)
- DHS mobile unit attendance and promotion (February 2018)
- Rural Business Women (March 2018)
- Upper Murray Farm Girls (March 2018)
- Goulburn Murray Water (April 2018)
- Tallangatta Expo (April 2018)
- Numurkah District Health Service community development (May 2018)
- Murray Dairy leadership forum (May 2018)
- APAL and Fruit Growers Victoria (May 2018)
- Financial and Consumer Right Council (June 2018)
- Australian Organic Coop Meeting (June 2018)



Serge Minicozzi and Tom Chick at Elmore Field Days (Oct 2017)



Goulburn Valley Health Mental Health training (Aug 2017)

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

Small Business Financial Counselling Service

In 2016 the Victorian Government identified the need to support small rural and regional based businesses at risk from the retrospective milk price decreases announced earlier that year. The aim was to support these businesses to plan and make timely strategic decisions to ensure a sustainable enterprise was established. Throughout the 2017-18 financial year period, the service continued to assist small business owners.

The service was promoted heavily. Presentations were made to generalist counselling groups as well as discussions with accountants, bankers and directly with small business operators. Additionally, the service was advertised through promotional material and via electronic and print media.

Funded as a 1.0 FTE position, AgBiz Assist determined the best use of this allocation was to appoint three part-time roles across a broader service area. This area covered the north-east and Goulburn Valley region with particular concentration in dairy regions including Corryong, Kyabram, Kiewa, Rochester, Shepparton and Stanhope. There was also significant representation of businesses from the Wodonga region.

Across its lifespan, seventy-seven clients from a vast array of business sectors have accessed this service, including those involved in retail, hospitality, professional services, trades people and others looking to establish a small business for the first time.

The three key areas of support have been financial literacy, business planning and risk management strategies.

Clients were assisted to assess their business through building their own financial literacy. Part of this process meant clients were now developing their own business plan as well as making informed decisions around risk and planning for the future.

Notably, the most prominent area of accumulated debt was tax related. Primarily this was unpaid GST or a failure to lodge tax returns or remit PAYE payments. A significant portion of overall debt was addressed in the process of assisting clients.

Conversely, overdue debtors was a major concern for many small businesses, some with significant outstanding income. Asserting strategies to recover this was a major source of relief for clients.

As clients began to take control of their business they also began to feel in control of their personal lives. The result of this was improved personal wellbeing and strengthened family relationships.

Supporting the small businesses through challenging times requires specialist skills. ABA Rural Small Business Financial Counsellors have the specialist knowledge required and are well positioned to assist such clients. Continued support through ABA Small Business Counsellors is essential to the community now and into the future.

AgBiz Care

AgBiz Care was established as a trading entity of AgBiz Assist Ltd in March 2017 to separate our charitable function from the business and program activities of AgBiz Assist social enterprise and to reduce confusion of purpose and intent for our donors and clients.

The impact of the dairy industry down turn was evident across dairy communities for both farmers and their supply chain businesses in our region this financial year. Once again Metcash and IGA have been supporters of rural families in need of support. Metcash generously donated IGA grocery gift cards to the value of \$20,000. These cards were distributed by our counsellors to farm families throughout our region who were experiencing financial hardship.

Our charitable relationships with Kyabram Uniting Church, Towong Shire and Alpine Valley Dairy region continued in 2017-2018. Kyabram Uniting Church also donated food gift cards to the value of \$700 for distribution to farm families in need.

Our AgBiz Assist staff and the recipients express their thanks and gratitude for these generous donations.

Murray Dairy Building Better Regions Project

Three AgBiz Assist team members, Jim Moll (ABA Project Coordinator), Tom Chick & Brian Hinneberg, have organised and completed client visits for this project since March, with additional support from Chris Howard.

Farmer Participants

Dairy farmers that have enrolled in this program, have been from all parts of the North East Victoria region, including Kerang, Corryong, King Valley, Kyabram, Rochester, the Kiewa Valley and the Finley area.

Participants have represented a broad range of dairy businesses, both large and smaller operations, being from very profitable to border-line viability.

The majority of dairy farmer referrals to participate in the project, have come from Murray Dairy. Generally as a result of workshops that have been run in the regions. Our Rural Financial Counselling service has also referred several farmers who were identified as eligible and would also benefit from the program.

Transition Program Summary

From commencement of the program in March 2018 up to 30th June 2018, 46 dairy farmers enrolled in the Transition Program. Client's issues dealt with varied between wanting information on sharefarming arrangements when sons came home; how to split the farm to siblings in an equitable fashion; working out a fair sale price for the farm and what farming options are the most viable moving forward. There has been a range of transition issues dealt with, however, the majority of participants were in the early stages of working through a transition plan, with only a few that had already developed a succession plan.

Farm Business Mentoring Summary

Up to 30th June 2018 42 dairy farmers, with a variety of issues that needed to be dealt with, had enrolled in the Farm Business Mentoring Program. Issues have included; help required with farm accounting software; dairy farm chart of accounts; analysing current farm profitability and developing future profit projections; comparing sharefarming and lease options, and financial analysis of the farm business, as part of farm transition planning.

Future

The project is expected to be complete by 30th November 2018. We expect to have completed around 100 individual farm visits and reports by this time. Time commitment for this project has been significant, with at least 2 days spent per client referred.



Rural Financial Counselling Service Program Overview

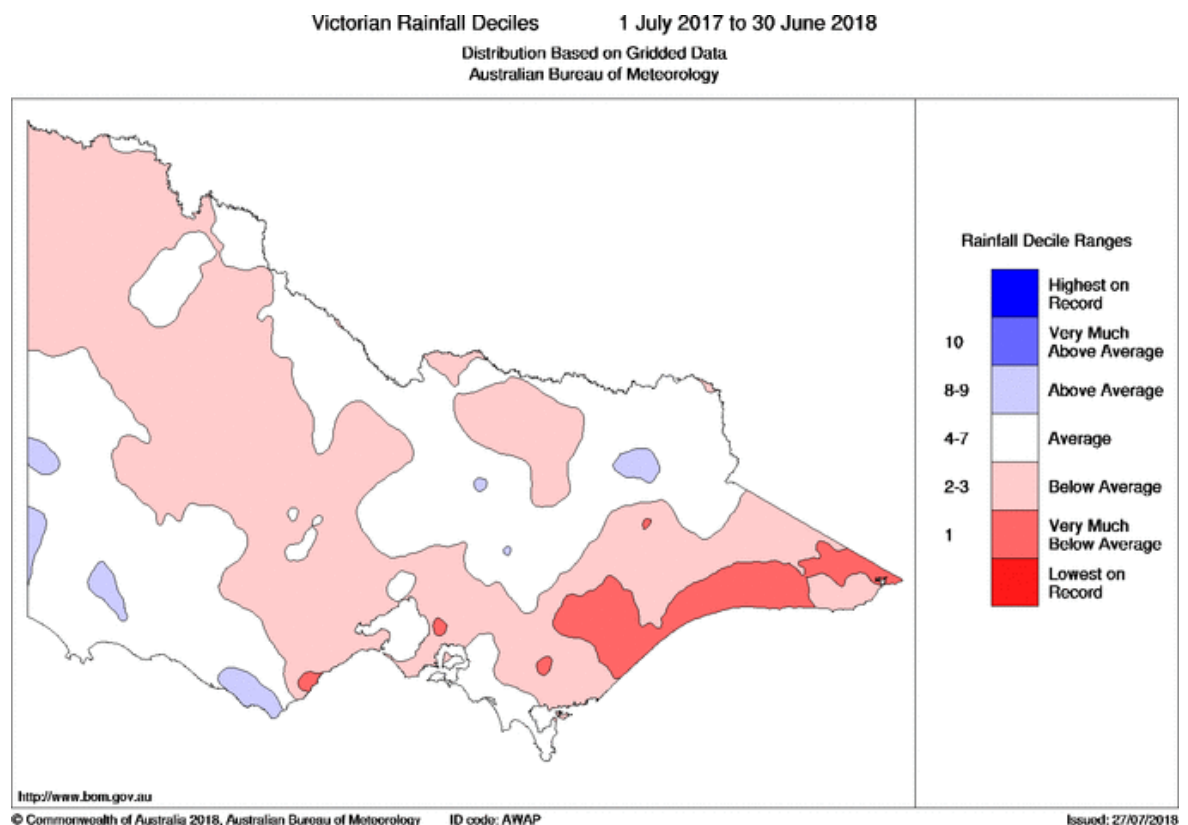
Key challenges and Drivers for RFCS Vic NE

Rainfall for the 2017-18 financial year in the RFCS Victoria North East region was mostly average and below average within the Goulburn Broken catchment area (Map 1).

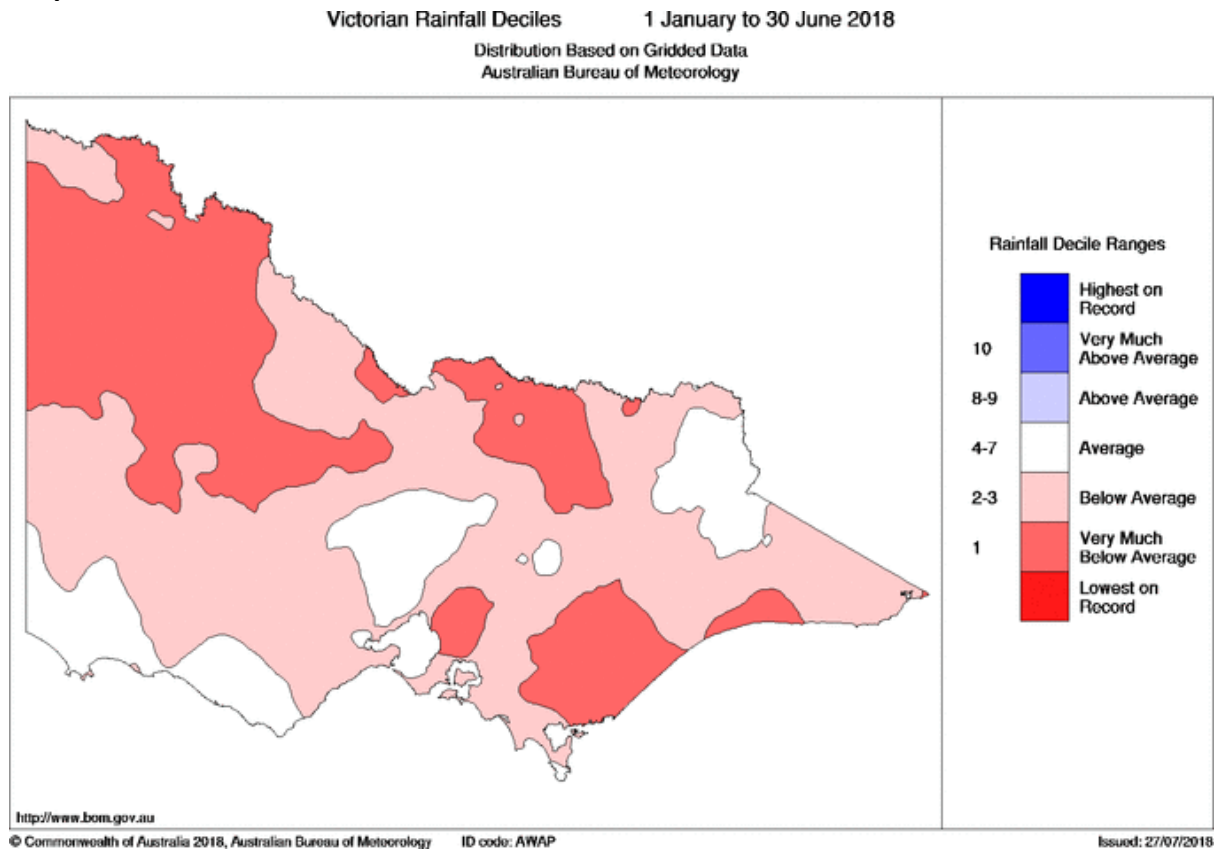
Rainfall for July to December 2017 was average to above average however January to June 2018 experienced particularly dry conditions with the service area receiving below and very much below average rainfall whilst some areas in the north east and south west received average rainfall (Map 2). Minimum and maximum temperatures were both above average.

The G-MW Murray and Goulburn systems reached 100% water allocation for the year. The continuing dry conditions saw an increase for irrigation water with temporary water prices reaching up to \$180/ML in June 2018.

Map 1



Map 2



Dairy

Dairy farming clients remained the majority client type demanding RFC services throughout 2017-18. The financial challenges from the 2016 milk price drop continued for many of the clients assisted during this period. Saputo Inc. took control of Murray Goulburn Coop and some farmers took the opportunity to exit from the industry by liquidating MG shares and selling livestock. Clients continued to seek RFC services for support with debt and cash flow management, business and succession planning as well farm household allowance and concessional loan applications.

The dry conditions that emerged in the second half of the year remained a challenge for many dairy farmers as fodder reserves depleted earlier and faster than expected. The drought conditions in the northern states put upward pressure on local hay prices and sourcing fodder became more difficult towards the end of the year.



Cropping

Generally average weather conditions for most of the growing season worked favourably for fodder and cereal croppers. The growing season faced significant challenge as a severe rainfall event in early December created havoc for crops with some on farm flooding resulting in weather-damaged fodder and grain crops in areas. This saw an increase in client referrals from financial institutions who were reluctant to release funds to finance the 2018 winter crop.



Beef, Sheep and Lamb

Overall beef producers continued to enjoy strong returns for beef and prices remained well-above the five year average.

Wool prices reached record highs and lamb and mutton prices also remained high. Dryland producers did not escape the challenging conditions which persisted for most of the second half of the year. Destocking plans remained front of mind for many producers as frequent, yet insufficient quantities of rain fell across June.

Generally there was limited enquiry from livestock and wool producers. However, the persisting dry conditions prompted some producers to seek RFC support with a focus on business and succession planning as well as farm household assistance.



Horticulture

Fruit fly remains a continual challenge for the horticulture industry and risk management and public awareness activities continued throughout the year. Some apple and pear producers noted pears and granny smith apples were well below their cost of production. Business viability and poor credit control were the more common challenges faced by clients seeking the service.



Operations

Funding from the federal and state government remained steady as did the current workforce. Four relatively new RFCs qualified for the Diploma of Financial Counselling (rural). Training and professional development remained a key feature of the year. Additionally, the introduction of video conferencing generated significant communication efficiencies. Development and implementation of various systems to support service delivery, record keeping and administration needs were also a key achievement of the year.

Summary

Overall, clients continued to face challenges such as the 2016 milk price drop legacy, poor rainfall and some particularly untimely flooding. Whilst FHA application support remained a constant for the year, clients presenting with more complex issues increased as dry conditions persisted.

Operationally, the service has strengthened its capacity and as a result, also strengthened its systems and professional development.

Operational Statistics

All statistical reports are based on Rural Financial Counselling Service Portal data for the RFCS Victoria - North East region for the period 1 July 2017 to 30 June 2018.

ANNUAL SNAPSHOT

	Apr-Jun 2016	2016-17 Count	2017-18 Count	%
Number of RFCs (FTE) - @EOFY	7.4	10.2	7.4	
Number of clients assisted	191	462	405	
Number of Clients new to the Service	79	271	55*	
Number of clients exited from the Service	Nil	81	238	
Primary enterprise type assisted:				
Dairy farming	98	250	69	58%
Sheep, beef cattle & grain growing	30	61	37	31%
Major assistance type:				
Farm Household Allowance application		149	197	
Clients with Active Client Service Record	142	338	335	
Number Active Clients @EOFY	-	298	120	
Average clients per RFC @EOFY	-	29	16	
RFCS Portal – Grand Total Group Time (hours)		13097.75	11655.00	
Counsellor Time				
Client Time (hours)		7538.50	4557.00	39%
Non-Client Time (hours)		5559.25	7098.00	61%
Non-Client Time				
Travel		438.50	492.50	7%
RFC Mentoring		1151.50	1834.50	26%
Outreach		554.50	848.75	12%
Administration		3401.25	3922.25	55%
Avg hours of assistance per client (incl travel)		22	14	
Major cause of client difficulty	Milk price	Milk price	Milk price /drought	
Clients Serviced – Discovery Method				
Previous RFCS Client (word of mouth)		42	39	38%
Referral from a financier or accountant		30	14	14%
Client referrals				
To RFCS Vic-NE via 1300 834 775	67	201	71	
To RFCS Vic-NE direct to RFCs incl. return clients	12	261	334	

This record captures numbers that come direct to our RFCS Vic NE 1300 phone number and recorded on a spreadsheet. It does not capture clients contacting RFCs directly. We are unable to capture new clients through the DoAWR portal data.

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 16th 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.

Office Locations

Wodonga

(Head Office)

Suite 1 Enterprise House
3 Stanley Street
Wodonga VIC 3690

Shepparton

Units 3 & 6
45-53 Wyndham Street
Shepparton VIC 3630

Numurkah

Numurkah District Health Service
2 Katamatite Road
Numurkah VIC 3636

Benalla

DELWP Regional Office
35 Sydney Road
Benalla VIC 3672

Seymour

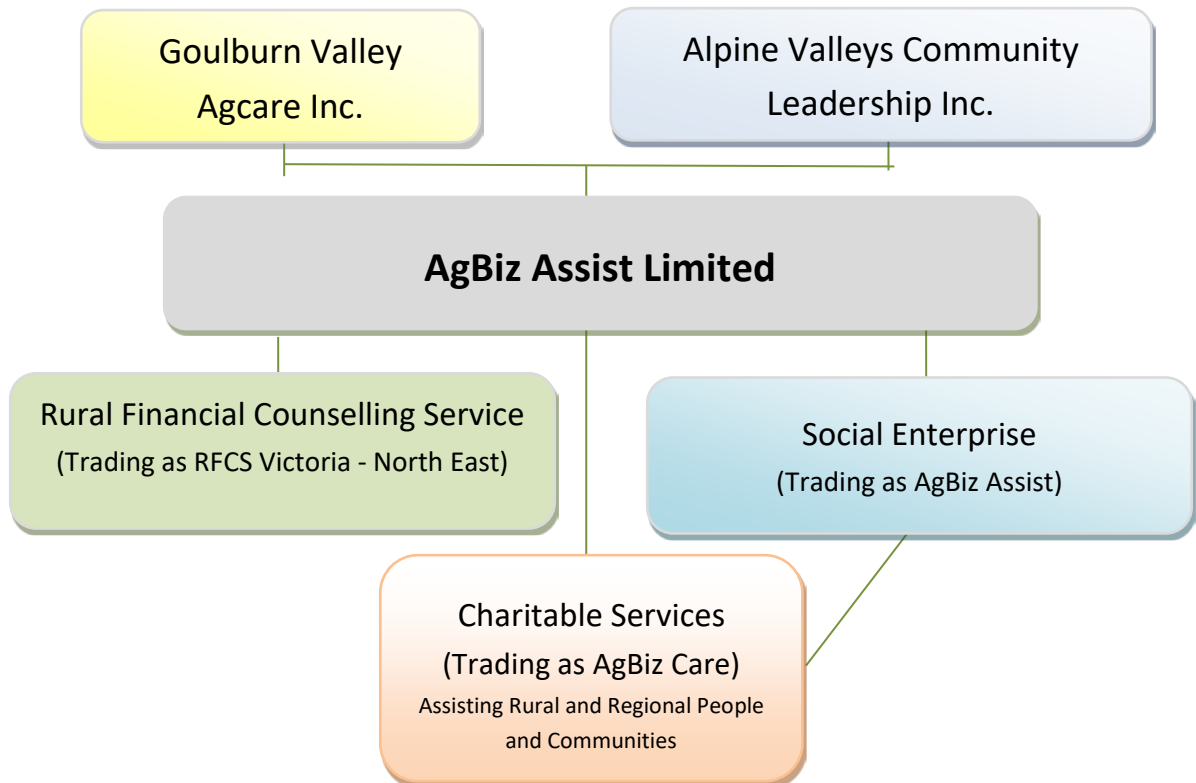
DELWP Regional Office
15 Hume & Hovel Road
Seymour Vic 3660

Registered Office

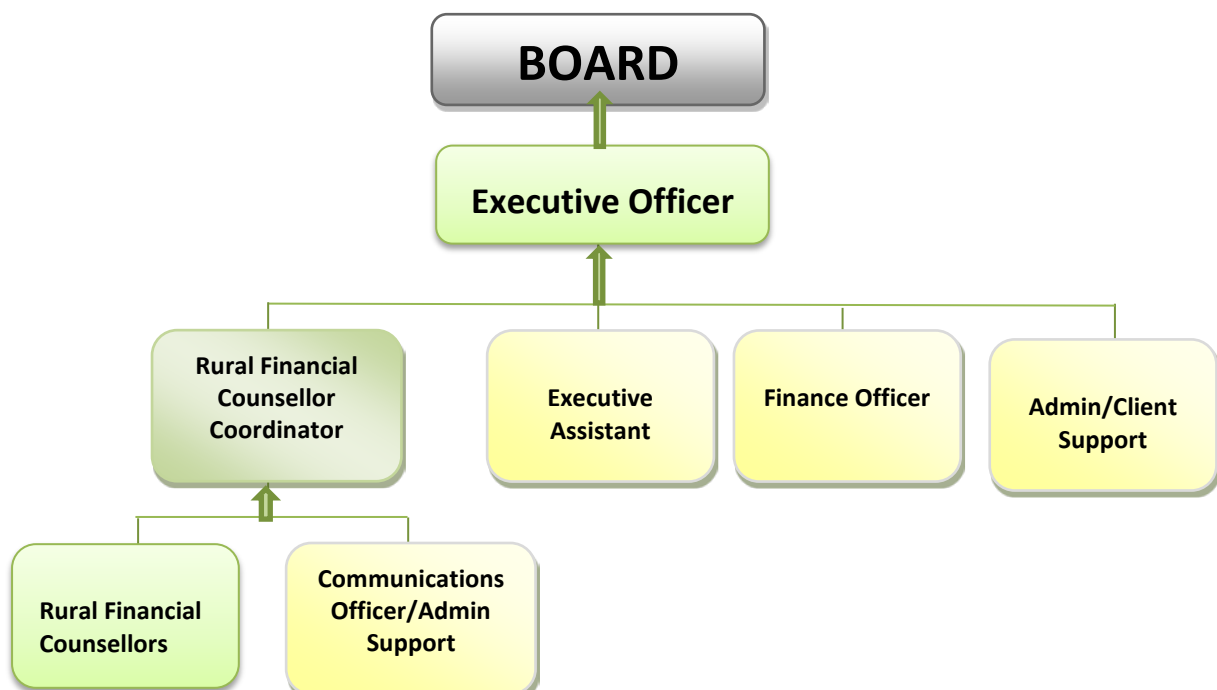
Belmores Accounting
50 Belmore Street
Yarrawonga VIC 3730

Organisational Overview

Corporate Structure



Organisational Flow Chart



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.



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.



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 16 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.



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 with 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 successfully completed the AICD Company Directors Diploma Course in March 2018. 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

This financial year the AgBiz Assist Board held six ordinary Board meetings as well as the Annual General Meeting, which was held on the 28th November 2017. In accordance with the Commonwealth Government Rural Financial Counselling Service Deed of Grant 2016-2019 a separate Project Board consisting of seven members from the AgBiz Assist Board also meet on six occasions. The Board Governance & Risk, Business Development and Finance Subcommittees met on five days throughout the year.

BOARD SUBCOMMITTEE MEMBERS 2018

Governance & Risk	Finance	Business Development & Marketing	RFCS Vic NE Project Board
Tim Clune (Chair)	Peter Gray (Chair)	Peter Huzzey (Chair)	Steve Cohen (Chair)
Steve Cohen	Steve Cohen	Steve Cohen	Peter Gray
Peter Gray	Chris Howe	Peter Huzzey (Chair)	Wayne Donehue
Deborah Corbett	Chris Thomas	Wayne Donehue	Deborah Corbett
Nerida Kerr (EO)	Deborah Corbett	Chris Thomas	Chris Howe
	Nerida Kerr (EO)	Richard Raymond	Peter Huzzey
	Pam Shephard (FO)	Nerida Kerr (EO)	Chris Thomas
			Nerida Kerr (EO)

Our Staff

Management & Administration

NERIDA KERR

Executive Officer - Wodonga

PAM SHEPHARD

*Finance Officer - Wodonga**

CHRIS HOWARD

*Rural Financial Counsellor
Coordinator - Shepparton*

JAN ROBINSON

*Executive Assistant - Wodonga**

LYN SHANNON

*Client Support Officer – Wodonga (0.6EFT)**

GAYNOR LEE

*Communications & Admin Support–
Shepparton **
(Commended 29/09/2017)

**Part time*

Rural Financial Counsellors (RFCs)

WODONGA

EDITH NICHOLLS

LYN SHANNON (0.4 EFT)

TONY SHIRLEY (*Deceased 10/11/2017*)

BENALLA

CARL FRASER

JIM MOLL

WARWICK PHILPOTT

SHEPPARTON

TOM CHICK

BRIAN HINNEBERG

SERGE MINICOZZI

NUMURKAH

MARYANNE BLACK

DENIS FLOOD (*Resigned 31/12/2017*)



RFC Staff - Absent Maryanne Black and Denis Flood

Staff profiles

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 role as Executive Officer. 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.

Rural Financial 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.

Rural Financial Counsellors

EDITH NICHOLLS – Wodonga



Edith's passion is the dairy industry and all that it entails. Prior to commencing as a Rural Financial Counsellor with ABA/RFCs in August 2017 she worked for 15 years 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. Edith achieved a Bachelor of Science in Agriculture with Honors majoring in Animal Health and has recently completed a Diploma in Community Services (Financial Counselling).

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 first commenced employment with RFCs as a records, admin and client support officer in March 2016. She commenced as a part time Rural Financial Counsellor in January 2017 and is located in our Wodonga office. Lyn has recently completed a Diploma in Community Services (Financial Counselling).



TONY SHIRLEY – Wodonga

Tony held a Bachelor of Business (Accounting) and a Diploma in Community Services (Financial Counselling). Prior to commencing with RFCS in October 2007, Tony was previously self-employed for 25 years as a business consultant. He had considerable experience in small business and financial management, including many farming clients. His contribution to the organization from that time up until his death in November 2017 was considerable.



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. Denis’s experience gave him a sound foundation to work as a Rural Financial Counsellor. He resigned from the organization in December 2017.



CARL FRASER – Benalla

Carl has worked as a Rural Financial Counsellor since 1991 originally employed with member group North East Agcare. He commenced working with ABA/RFCS from our Benalla office in 2006. 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 prior to becoming an RFC has given him a wide range of specialised knowledge.



JIM MOLL – Benalla

Jim is an agricultural scientist/economist, his knowledge and skills cover a wide variety of agricultural industries including broadacre grazing and cropping, and irrigated horticulture and viticulture. He commenced employment with ABA/RFCS in January 2015. 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).



WARWICK PHILPOTT – Benalla

Warwick has been engaged in the delivery of professional services across Victoria, NSW and Tasmania for the past 30 years. 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 and is also a Member of the Australian Agricultural & Resource Economics Society and the Ag Institute of Australia. He commenced working with ABA/RFCS in August 2014.



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).



BRIAN HINNEBERG – Shepparton

Brian commenced as a rural financial counsellor with ABA/RFCS in September 2016 and is based in our Shepparton office. He has more than 25 years of experience as a Business Advisor in Central Victoria. He 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 He has recently completed 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 has recently completed a Diploma in Community Services (Financial Counselling).

A tribute to Tony Shirley

We acknowledge Tony's ten years of service and considerable contribution to rural financial counselling services in North East Victoria and Southern New South Wales.

Tony was a widely respected, highly skilled and compassionate counsellor. He joined the then Rural Financial Counselling Service Goulburn Murray Hume in October 2007 after a career in accounting and business management. His skills and expertise saw him quickly become a key staff member. He was a highly experienced and knowledgeable RFC who provided assistance to clients with complex needs and supported his colleagues with technical information and guidance. Tony became a good friend to all his colleagues, always shared his wit, unique sense of humour and well disguised compassion. His loss is deeply felt on both a personal and professional level by all of his colleagues and clients, service providers and Board members. He is greatly missed by us all.



Artwork by RFC Jim Moll

Financial Report

A copy of the audited financial statements for the year ended 30 June 2018 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 2017-2018 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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www.agbizcare.org.au



www.rfcsvicne.org.au