



**AgBiz Assist**

**ANNUAL REPORT**

**2019**

# Contents

<b>ACKNOWLEDGEMENTS.....</b>	<b>3</b>
<b>CHAIRMAN’S REPORT .....</b>	<b>4</b>
Service Overview .....	4
RFCS Victoria – North East Project Board Strategic Priorities and Governance.....	5
Looking forward .....	6
Acknowledgements .....	7
<b>RURAL ISSUES AND INDUSTRY OVERVIEW .....</b>	<b>9</b>
Key challenges and Drivers for RFCS Vic - NE .....	9
<b>PERFORMANCE REPORT .....</b>	<b>16</b>
Operational Statistics .....	16
Activities .....	21
Case Study 1 .....	24
Case Study 2 .....	25
Case Study 3 .....	25
Case Study 4 .....	26
<b>BOARD OF DIRECTORS.....</b>	<b>27</b>
Project Board Members .....	27
Board Meeting Dates and Attendance .....	27
Subcommittee Meeting Dates & Attendance .....	28
<b>ORGANISATIONAL OVERVIEW .....</b>	<b>29</b>
Corporate Structure .....	29
Organisational Flow Chart .....	29
<b>OUR STAFF .....</b>	<b>30</b>
Staff funding sources.....	31
Staff profiles .....	32
Performance Management .....	36
Counsellor Qualification and Training Record.....	37
<b>FINANCIAL REPORTING.....</b>	<b>38</b>
Audited financial Statements .....	38
Summary of Assets .....	38
<b>BOARD ENDORSEMENTS .....</b>	<b>39</b>
Milestone Reporting.....	39
2018-2019 Compliance Statement.....	39
<b>APPENDICES .....</b>	<b>40</b>
Appendix 1 – RFCS Monitoring and Evaluation progress report.....	40
Appendix 2 – KPI Portal data (attached separate Excel file) .....	40
Appendix 3 – Case Management Tool (attached separate Excel file).....	40
Appendix 4 – Board Endorsements – Minute resolution summary .....	40
Appendix 5 – Strategic Plan.....	40
Appendix 6 – RFCS Risk Management Plan .....	40
Appendix 7 – ABA Risk Appetite Statement.....	40
Appendix 8 – RFCS Vic NE M16 and 16A Compliance Statement .....	40
Appendix 9 – Request for Board Client Service Extension Form.....	40

# Acknowledgements

AgBiz Assist Ltd acknowledges with thanks the contribution of the following organisations.

## **Funding bodies**

Department of Agriculture (DoA)

Department of Jobs, Precincts and Regions (DJPR).

## **In-kind support**

- Belmores Accounting
- DJPR
- Fonterra Australia Limited
- La Trobe University.

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

# Chairman's Report

RFCS Victoria North East Project Board Chairman's report 1 July 2018 to 30 June 2019

## Service Overview

2018/19 was another demanding year for Vic North East, however it is pleasing to report we have successfully achieved on outcomes and continued to deliver quality services to our clients.

Changes to the Farm Household Allowance (FHA), new industry support and drought assistance programs, plus the enduring financial and climatic challenges facing the dairy industry have been the major factors impacting the RFCS service this year. These issues drove the focus of our service delivery and dominated RFC workloads.

Our staff continually work with people who are very stressed both emotionally and financially as they seek assistance and options to improve their situations. The burden of financial hardship was further impacted by this year's dry winter and spring conditions that persisted into the summer and through the autumn. The progressively drying conditions resulted in significant rises in both the cost of water and feed resulting in fodder supplies drying up due to high demand in the catastrophically drought affected areas of New South Wales and Queensland. Interstate purchases of fodder from Victoria were supported by State subsidies for both transport and feed, however charity feed buyers and donations were not available to those farming in Northern Victoria. Local dairy farmers could neither source nor afford to pay, the high cost of feed. By early 2019, many other farming enterprises began seeking support from the RFCS as they also came under financial and resource availability pressures.

This is the third consecutive year dairy farmers in our region have faced unprofitable returns. Coupled with very high input costs has meant that many of them were forced to make very difficult financial decisions. The reduction in herd sizes along with the number of farmers exiting, resulted in a 22% decline in milk production in the Goulburn Valley dairy region. Our RFC's assisted many of these farmers to make changes to their business operations such as implementing cost and debt reduction strategies, refinancing, changing production systems and if appropriate transitioning them out of the industry. The bulk of the demand for assistance in our area was west of the Hume Freeway, particularly within the Goulburn Valley hence all the additional RFCS resources received during the year were allocated to Shepparton. Likewise RFC's from the Benalla office also provided significant levels of assistance to those high demand areas.

The extension of time and additional payments that became available to Farm Household Assistance recipients brought existing, returning and new clients into the service. This created spikes of demand as farmers sought assistance to get applications lodged in time to qualify for

the new benefits. Once again this year, we provided struggling families with immediate relief by issuing IGA grocery cards and vouchers through our charity, AgBiz Care. This was made possible through donations from Metcash, Fairley's IGA in Shepparton and other charitable donors. These donations enabled us to provide support to individuals deemed to be ineligible under the larger drought relief programs.

Contingency and industry support funding from the Australian and Victorian governments enabled us to employ additional RFCs and client support staff allowing us to manage the increased demand for RFC services. The priority areas for resourcing was the dairy industry and the Goulburn Valley region.

New RFC and client support staff required supplementary training, mentoring and support to adequately prepare them for their roles in assisting farmers to make extremely difficult decisions under very stressful circumstances. The new RFC's were further impacted as they also needed to take time out of their busy workloads to commence their Diploma of Financial Counselling studies. Despite being very busy we continued to provide professional development and supervision to all staff in order to ensure they were well equipped and fit to perform their roles.

On several occasions our senior staff were invited by the Department on Agriculture and Water Resources to represent Rural Financial Counselling Services at national forums. Our Executive Officer, Nerida Kerr with the DoAWR Director Jocelyn Barbic presented at the national Primary Health Network conference in Canberra. Nerida and our Rural Financial Counsellor Coordinator, Chris Howard were also invited to speak on farm finance at the Parliamentary Drought Finance Committee hosted by the Department of Treasury and Finance. Chris and two senior RFC's from other services were selected to meet with the Special Envoy for Drought and other senior Ministers to provide insight on the FHA application process, Chris also met with departmental officers working on the Prime Ministers Drought Taskforce.

RFCS Vic NE also contributed to the review of the Farm Household Allowance and we also participated in the review of the Rural Financial Counselling Service. Director Peter Grey, myself, our Executive Officer, Rural Financial Counselling Coordinator and long serving RFC Maryanne Black, all travelled to Melbourne and met with the Review team. I wish to thank the Department for the opportunity to contribute, the inclusive process and the manner in which the review was conducted.

## RFCS Victoria – North East Project Board Strategic Priorities and Governance

Board members and senior staff appreciated the opportunity to meet with Andrew O'Sullivan, Assistant Secretary of the Financial Policy and Farm Business Support Branch and Naomi Brydon, Director of Evaluation and Data in Melbourne for the annual review of RFCS Vic North

East's service performance and governance to discuss future service planning and development.

This year the Board continued to apply monthly oversight to the service compliance and performance monitoring of the Rural Financial Counselling Program. This was achieved through robust reporting practices at monthly Board and Board sub-committee meetings. Our governance practices and procedures require detailed management, financial and service reports from the Executive Officer, Finance Officer and Rural Financial Counselling Coordinator. We also view compliance reports and monitor risk, workplace safety, KPI reports, policy reviews, HR, client engagement activities and service demand and quality assurance. Our Board is confident that we have the appropriate skills and apply ample levels of oversight to effectively govern the organisation and deliver on our contractual and statutory obligations.

The AgBiz Assist Ltd Board had no changes in membership this year, however the RFCS Vic NE Project Board had membership changes enabling us to refresh both skills and views at Project Board meetings.

In September the Board participated in a strategic planning day, we reviewed our vision, mission and went through a SWOT analysis of the organisation and the RFCS program. Our new strategic plan has seven key areas of focus that revolve around opportunities to develop the scope of services we offer, service improvement, communicating to clients and stakeholders, partnerships and strategic alliances, governance, financial stability and most importantly, our people and culture. The strategic plan addresses both opportunities and risk mitigation as priorities.

The Board regularly conducts reviews and monitors risk with focus on key areas of identified risk requiring additional attention such as:-

- Financial security and the organisation's vulnerability to government funding opportunities
- Governance and financial probity
- Cyber security and client privacy
- Statutory compliance and provisioning staff entitlements within budgetary constraints
- Safety of both with the physical and psychological wellbeing of our staff is an ongoing risk requiring constant attention and monitoring especially as they often work alone and in isolated situations. The provision of training in work-safe procedures along with safe cars and equipment is a priority.

## Looking forward

The coming year will be another big year for the service, as we await the Minister for Agriculture announcing the next Rural Financial Counselling Service Program and the opportunities it will bring. With the scope of, and timeframe for, the RFCS Program tender being unknown there is always some apprehension amongst the staff and the Board as we carry on with our daily business of assisting clients and managing the service not knowing

what the future holds. Likewise, preparing to fully acquit and complete final reporting for the current program, is always a big task, which coincides with the commencement of the new program.

The Board is looking forward with optimism that we will be a successful tenderer and continue to focus on improving our service capacity and impact. Next year we will launch a new website and increase our focus on service marketing and communications. This will be particularly important as some of our former clients will be reaching their final year of FHA payments and will need assistance in preparing to become fully self-sustainable.

We are also quietly excited about the potential of the Future Drought Fund to address the effectiveness of drought preparedness, farm business resilience and recovery programs by maximising the contribution that rural financial counselling services can make.

## Acknowledgements

As Chairman of the RFCS Victoria – North East Project Board, I wish to acknowledge the remarkable effort and the dedication of our staff who are at the front line helping farmers and the administration team that keeps the organisation functioning so effectively.

I also wish to note the contribution of my Board colleagues who have once again selflessly provided their guidance, expertise and leadership to the service during this very tough year.

Thank you to the Australian and Victorian Governments for funding the service and for all the support we received from the Rural Financial Counselling Program managers and staff throughout the year, it is greatly appreciated.

We look forward to continuing working in collaboration with the Department of Agriculture, Agriculture Victoria, RFCS services providers and the many other government agencies, industry and companies with whom we work to improve people's lives and businesses.

**Steve Cohen**  
**Chairman**  
**RFCS Victoria – North East Project Board**



Photo courtesy Lyn Shannon

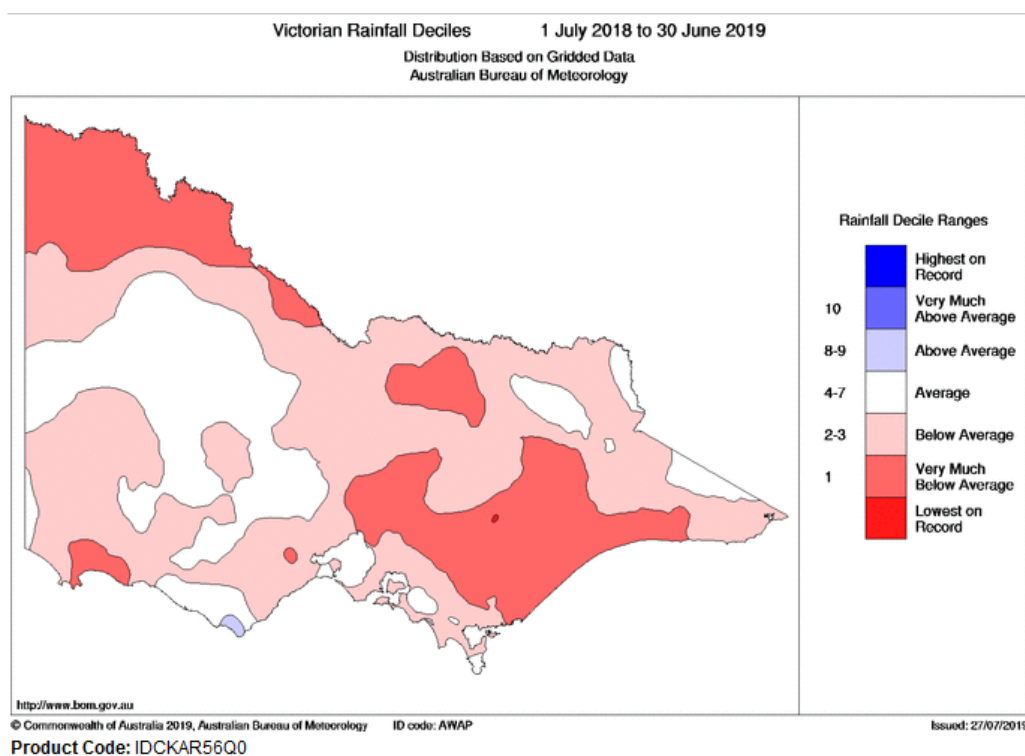


# Rural Issues and Industry Overview

## Key challenges and Drivers for RFCS Vic - NE

Lack of rainfall was the main challenge for agricultural producers in North East Victoria throughout the 2018-19 year. Below to very much below average rainfall was recorded, a significant decrease compared to the 2017-18 period. Please see below map Victorian Rainfall Deciles July 2018 – June 2019.

The dry conditions were exacerbated by higher than average temperatures during the year. August and September 2018 saw very early bushfires and the fire danger season continued into March. January recorded multiple days in the forties. As a calendar year, 2018 was the third hottest year on record. 2019 continued with high temperatures until late autumn.

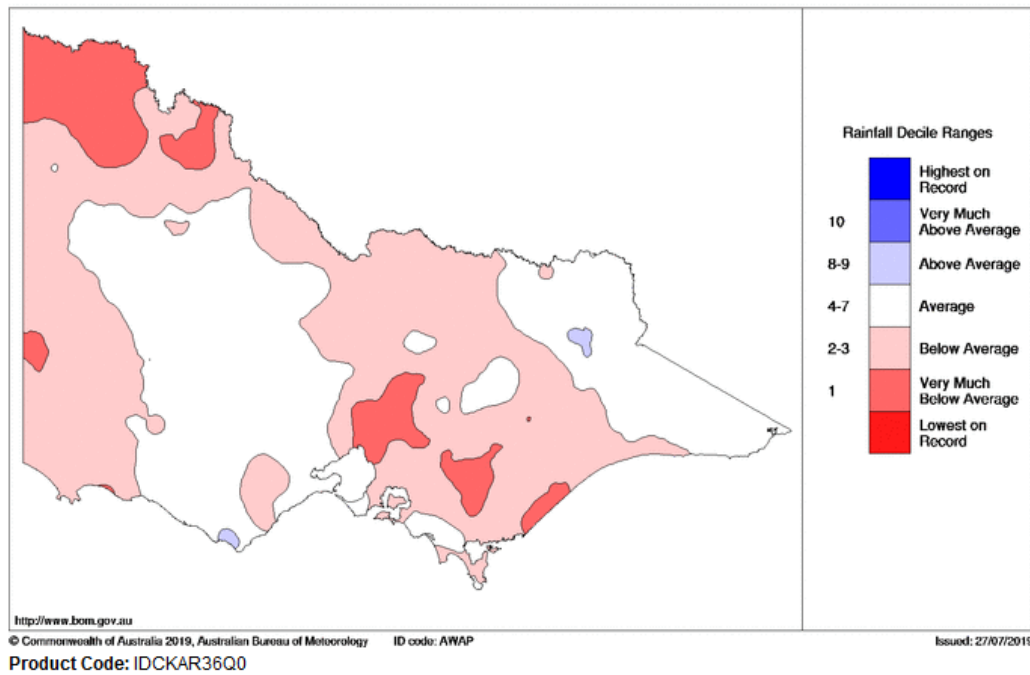


1

The second half of the year recorded some rainfall, mainly late April to May. Whilst the rain was welcome and beneficial, it remained inadequate throughout the RFCS Victoria North East region for agricultural production on the whole. Please see below map Victorian Rainfall Deciles January – June 2019.

<sup>1</sup><http://www.bom.gov.au/jsp/awap/rain/index.jsp?colour=colour&time=latest&step=0&map=decile&period=12month&area=vc>

Victorian Rainfall Deciles 1 January to 30 June 2019  
Distribution Based on Gridded Data  
Australian Bureau of Meteorology



All G-MW water systems: Murray, Goulburn, Campaspe, Loddon and Bullarook reached 100% water allocation for High Reliability Water Shares (HRWS) late in the season, apart from the Broken system at 37%. Low Reliability Water Shares (LRWS) were 0% allocation for all water systems except Bullarook, adding to demand. The continuing dry conditions and limited supply saw increased demand for irrigation water, with temporary water prices reaching \$570/ML in May, falling slightly in June to \$540/ML.

## Dairy

Once again dairy farming clients constituted the majority of clients contacting the RFC services. The financial challenges from the 2016 price reduction continue to impact some dairy farmers. Unsustainable water and feed prices, as well as consecutive heat waves in January 2019 resulted in many dairy farms implementing structural adjustment plans. Adjustments included significant herd reduction, asset sales, succession planning and industry exit.



Photo courtesy Gaynor Lee

Clients continued to seek RFC services for support with debt and cash flow management, as well as business and succession planning, with a significant number of clients requiring assistance with their application for the Department Human Services' Farm Household Allowance (FHA). Further assistance was announced in the form of lump sum payments to FHA recipients, as well as state and federal grants for farm businesses.

As dry conditions persisted, along with high prices for water and fodder, and hay being difficult to source, the region's dairy industry continued to battle challenging times.

## Cropping

A lack of subsoil moisture and continued low rainfall, combined with hotter than average temperatures for longer periods, created poor growing conditions for 2018 winter crops. Consequently some cereal crops were cut early for hay. High hay and grain prices provided some compensation for lower yields on the whole.

The rain event in April provided the impetus for sowing 2019 winter crops with helpful follow-up rain in May. Weekly, or at least regular showers, have provided the required rainfall to keep current winter crops progressing, however subsoil moisture levels are mostly inadequate to finish crops. Most croppers agree that current 2019 growing conditions are more favourable than last season and spring rainfall will have a major influence on final yields.



Hay - Photo courtesy Lyn Shannon

## Beef, Sheep and Lamb

The condition of livestock began to drop as the year progressed and this resulted in higher numbers offered at saleyards. Even so, this failed to dampen livestock prices.

Beef prices remained static with small incremental rises and falls across the year. Mutton and lamb prices however, remained strong, exceeding last year's equally strong gains. Wool prices continued to soar.

Dryland producers continued last year's experiences of very dry conditions. Destocking remained the primary response to this, while a few struggled to retain breeding stock only. Extraordinarily low water levels in farm dams provided opportunity for desilting and other water storage maintenance works.

These conditions, underpinned by a poor climatic experience and outlook, prompted some producers to seek RFC support. The focus was usually assistance with their FHA applications, stock water infrastructure grants, followed by business and succession planning.





Feedlot - Photo courtesy RFCS Vic NE



Tooma sheep - Photo courtesy Edith Nicholls

## Horticulture

Extreme summer temperatures and localised hail storm events presented challenges for some orchardists. The combination of low rainfall, rising water prices and the need for temporary water purchases were further challenges for some clients of the service. Those that did access the service were seeking FHA, business planning and debt management support.



Vineyard - Photo courtesy RFCS Vic NE

## Operations

As the year progressed and dry seasonal conditions persisted, demand for the RFCS Vic - NE service increased. Dairy led the initial demand, followed by a growing number of dryland livestock producers seeking the service. The increased demand resulted in increased workloads across the organisation.

Two rural financial counsellors were recruited early in the year, with further recruitment at the year end to replace a retired RFC.

New staff continue to study the Diploma of Financial Counselling (Rural). Additional training and professional development continued for all staff.

The RFCS Client Feedback Survey process was introduced and an electronic client Case Management Tool (CMT) was implemented, with training provided for both.

## Summary

Undoubtedly the 2018-19 period continued to present challenges around financial viability for clients. The low rainfall and high input costs have seen an unprecedented number of dairy farms implement some form of structural adjustment. Clients with livestock also felt the strain of rising feed costs and limited stock water.



RFC Staff 2018/19 (absent Warwick Philpott and Brian Hinneberg) - Photo courtesy Albert Zito

# Performance Report

## 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 2018 to 30 June 2019.

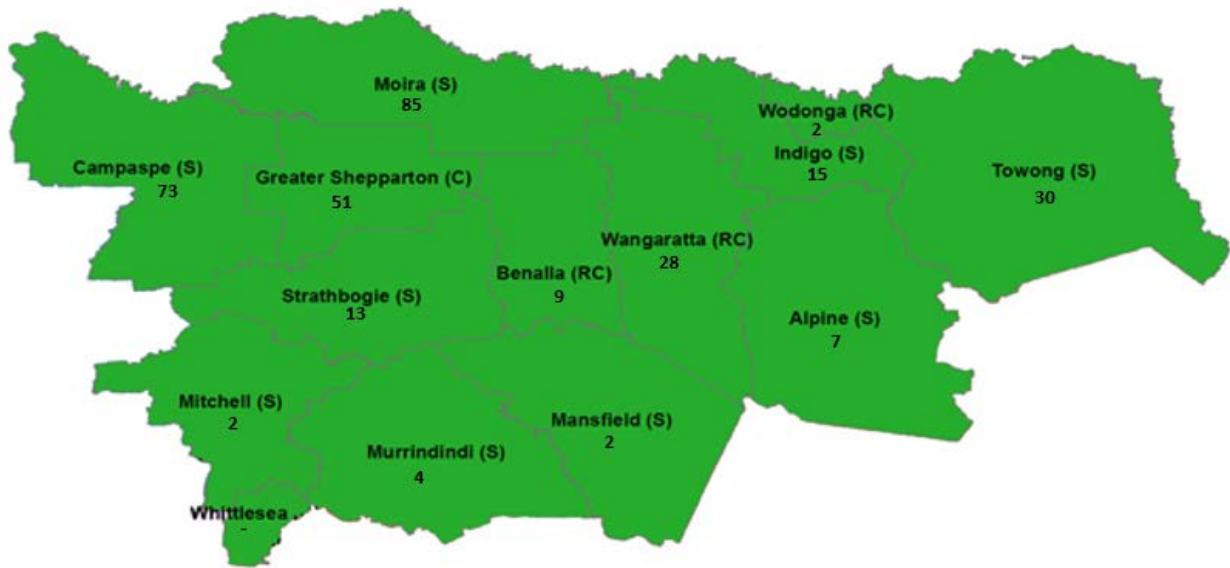
### ANNUAL SNAPSHOT

	Apr-Jun 2016	2016-17 Count	2017-18 Count	2018-19 Count	%
Number of RFCs (FTE) - @EOFY	7.4	10.2	7.4	9.7	
Number of clients assisted (case managed & general enquires)	191	462	405	586	
Number of case managed Clients new to the Service	79	271	55*	236	
Number of case managed clients exited from the Service	Nil	81	238	138	
Primary enterprise type assisted:					
Dairy farming	98	250	69	245	48%
Sheep, beef cattle & grain growing	30	61	37	214	33%
Major assistance type:					
Farm Household Allowance application		149	197	323	
Clients with Active Client Service Record	142	338	335	346	
Number Active Clients @EOFY	-	298	120	210	
Average clients per RFC @EOFY	-	29	16	22	
RFCS Portal – Grand Total Group Time (hours)		13097.75	11655.00	14,532.75	
Counsellor Time					
Client Time (hours)		7538.50	4557.00	7,591.75	52%
Non-Client Time (hours)		5559.25	7098.00	6,941.00	48%
Non-Client Time					
Travel		438.50	492.50	497.00	7%
RFC Mentoring		1151.50	1834.50	1,654.75	24%
Outreach		554.50	848.75	1,103.00	15%
Administration		3401.25	3922.25	3,778.75	54%
Avg hours of assistance per client (incl travel)		22	14	22	
Major cause of client difficulty	Milk price	Milk price	Milk price /drought	Milk price /drought	
Clients Serviced – Discovery Method					
Previous RFCS Client (word of mouth)		42	39	40	21%
Referral from a government agency		28	22	44	23%
Client referrals					
To RFCS Vic-NE via 1300 834 775	67	201	71	372	
To RFCS Vic-NE direct to RFCs incl. return clients	12	261	334	-	

\*This record captured numbers that came direct to our RFCS Vic - NE 1300 phone number which were recorded on a spreadsheet. It did not capture clients contacting RFCs directly.



Clients Served - by Local Government Area - Annual  
1st July 2018 - 30th June 2019

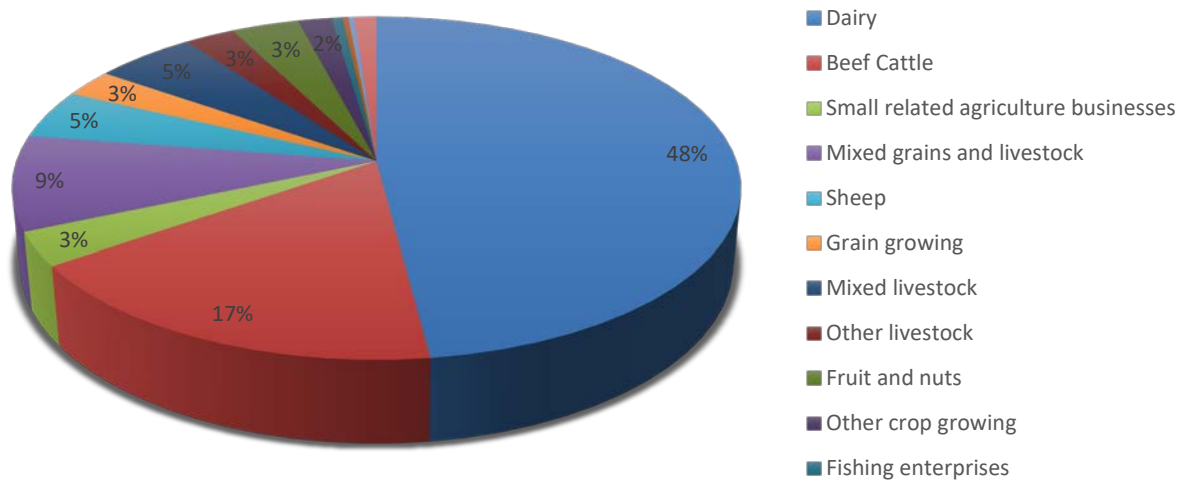


\* 23 Clients serviced NSW border region during the period

Local Government Areas LGAs	Count of LGA Areas
Moira Shire	85
Campaspe Shire	73
Greater Shepparton City	51
Towong Shire	30
Wangaratta Rural City	28
Indigo Shire	15
Strathbogie Shire	13
Benalla Rural City	9
Alpine Shire	7
Murrindindi Shire	4
Wodonga City	2
Mansfield Shire	2
Mitchell Shire	2
Whittlesea	0
<b>Total Vic-NE region</b>	<b>321</b>
Total Vic - other region	2
Total NSW border region	23
<b>Grand Total</b>	<b>346</b>

The greatest demand for service was from the North West of the RFCS VIC - NE service area with significant demand coming from Moira, Campaspe and Greater Shepparton LGAs due to the high number of dairy farms.

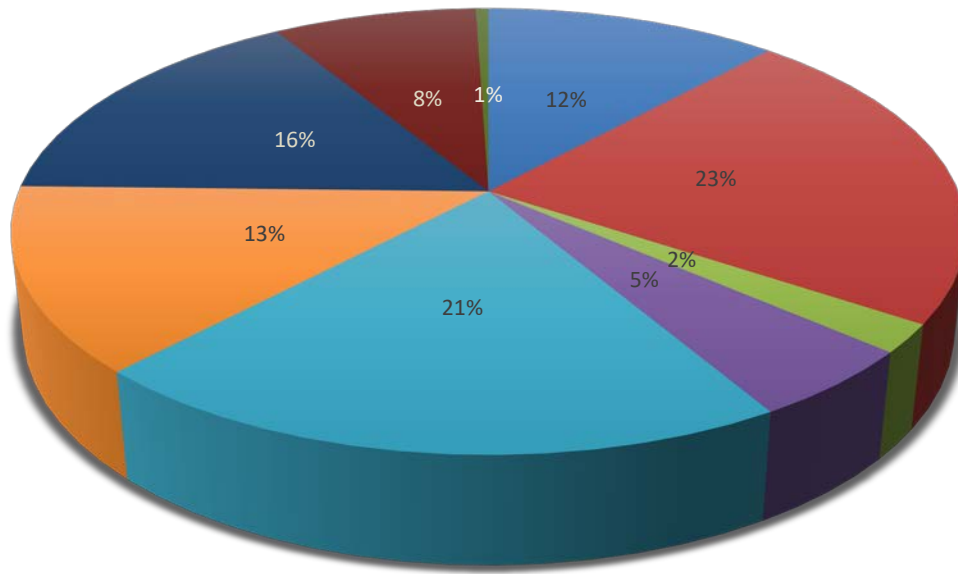
## Clients Serviced (Active) - Business Type - Annual 1st July 2018 - 30th June 2019



Business Type	Count of Business Type	%
Dairy	166	48.0%
Beef Cattle	60	17.3%
Small related agriculture businesses	11	3.2%
Mixed grains and livestock	31	9.0%
Sheep	16	4.6%
Grain growing	9	2.6%
Mixed livestock	18	5.2%
Other livestock	9	2.6%
Fruit and nuts	12	3.5%
Other crop growing	6	1.7%
Fishing enterprises	2	0.6%
Nurseries, cut flowers and turf	1	0.3%
Forest harvesters	1	0.3%
Poultry	4	1.2%
<b>Grand Total</b>	<b>346</b>	

The majority of clients serviced over the period were dairy farmers impacted by high input costs for fodder and water. As the dry seasonal conditions persisted, the effects of the high fodder prices resulted in an increase in demand from most business types with livestock.

## Service Discovery Method



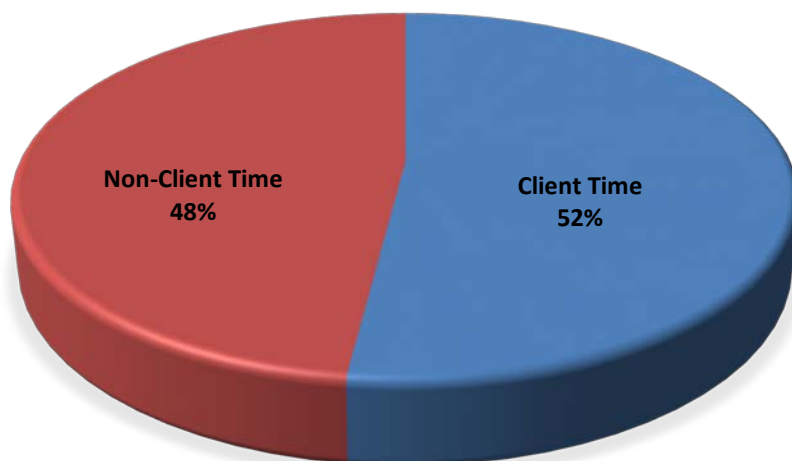
- Referral from a financier or accountant ■ Referral from a government agency
- Advertising ■ Information session (e.g. field day)
- Previous RFCS client (word of mouth) ■ Current RFCS client (word of mouth)
- General community (word of mouth) ■ Other (describe)
- Social Media

\* Source Data – RFCS Portal – download 21st July 2019

Discovery Method	Client Count	%
Referral from a financier or accountant	23	12%
Referral from a government agency	44	23%
Advertising	4	2%
Information session (e.g. field day)	10	5%
Previous RFCS client (word of mouth)	40	21%
Current RFCS client (word of mouth)	26	13%
General community (word of mouth)	31	16%
Other (describe)	16	8%
Social Media	1	1%
<b>Grand Total</b>	<b>195</b>	

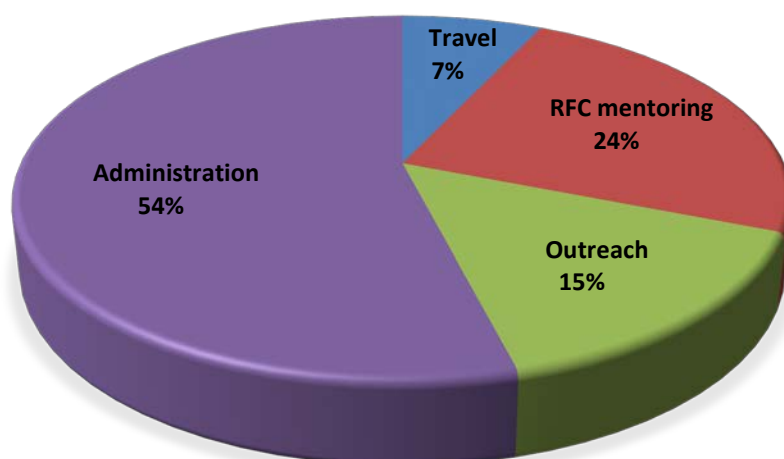
There was a wide range of Service Discovery methods (referral to the service) throughout the reporting period; the highest of these being referral from Department of Human Services, Financier or Accountant and previous clients of the service.

**Counsellor Time - Client Vs Non-Client Time**  
1st July 2018 - 30th June 2019



The majority of counsellor time was classified as Client Time. Client Time according to the RFCS Portal manual includes counselling, travel, administration, outreach and mentoring. Client time increased from 39% in 2017/18 to 52% this year which reflects the increase in case managed client with complex structural adjustment needs.

**Non-Client Time**  
1st July 2018 - 30th June 2019



Non-client Time is not specifically related to a client and includes RFC mentoring, staff meetings, training, promotional work and associated travel. Mentoring is an activity where RFCs collectively address individual and general client issues. It could be argued that this time is Client Time given the client is the beneficiary of this activity.

# Activities

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

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## TRAINING, SEMINARS & WORKSHOPS

### RFC Training

- ABARE conference (October)
- Agbiz/BEC workshop (May)
- ATO, Peter Shannon Debt Processes and Schnelle Partners Accountants
- Breakeven dairy calculator mentoring (May)
- Brisbane conference on FHA (June)
- Case Studies (Bi Monthly)
- Cert. 4 of Accounting and Bookkeeping (January)
- Community forum with David Littleproud MP and Damien Drum MP
- Diploma Financial Counselling (Rural) (throughout year)
- Farm Business Essentials – Tony Hudson
- FHA updates information – Department Human Services (August and beyond)
- First Aid training (May)
- Identifying Family Violence (January)
- iFarm Well seminar (June)
- Internal processes and new procedures training across multiple topics
- KPI quarterly performance review
- KPI update training (June)
- Land Data Maps mentoring (May)
- Meetings with DHHS
- Murray Dairy Feed base tour, Tatura, Tongala and Blighty (March)
- Murray Dairy workshop "Avoiding decision paralysis" (August)
- Murray Dairy workshop "Stepping back transition" (May)
- Murray Dairy workshop "Water in Focus", Kyabram (April)
- Murray Dairy workshop "Young farmer leadership" (May)
- Murray-Dairy: Advance your autumn (February)
- NEIS (New Enterprise Incentive Scheme) program information session (January)
- Occasional counsellor workshops (various dates)
- Professional Supervision (Quarterly)
- RIC Concessional Loans webinar (November)
- Rural Financial Counselling Vic/Tas Conference (October)
- Rural Support Network Meeting
- StandBy Murray Albury "Pathways to care post suicide support" (May)
- Succession Planning audio – Mike Stephens, Martin Tobin
- TAFCO biosecurity meeting – Yackandandah (June)
- "The dance of resistance" Psychologist Stuart Rennie – (July)
- Training for suicidal and irate clients, Jill Hanlon Counsellor
- Victorian rural financial counsellors Conference (October)
- Worrells' insolvency/bankruptcy workshop



Tallangatta Expo April 2019 – Photo courtesy Edith Nicholls

## Stakeholder Engagement and Participation at:

- Ag Vic – DEDJTR
- Alpine Valley's Dairy working group
- ANZ Bank Agribusiness – Albury
- Attendance throughout 2018-2019 at various LGAs including Moira, Shepparton, Campaspe, Wangaratta, Wodonga, Indigo, Towong, Strathbogie, Mansfield, Mitchell and Alpine.
- Australian Dairy Conference, Canberra
- Banks including: CBA, NAB, ANZ, Rural, Rabo and Westpac (ongoing)
- Cash flow Workshop Yarrawonga – Jan Barned
- Dairy Plan – Wodonga
- DEDJTR Ag Victoria
- Department of Human Services Centrelink (ongoing)
- Development women's workshops (ongoing)
- DHS mobile unit attendance and promotion (Various dates and locations)
- Donna Slevin, Rural Bank
- Drought finance taskforce
- Dry seasonal conditions workshop
- Elmore Field Days (October 2018)
- Euroa community dinner
- Farm monitor project – Agvic
- Fonterra, meeting with Michael Furness, Business Development Manager
- Goulburn Murray Water
- Harriet Bowden, Murray Dairy
- Henty Field Days (September 2018)
- Kyabram Community Learning Centre
- NECMA, Lachy Campbell
- LinkedIn Website
- Michelle Baillie, Tatura Milk Industries



- Nexus Primary Health, Lisa Eaton
- Northern Dairy Industry Leadership Group meeting
- Numurkah District Health Service
- Pathways to Care Stand/By Murray workshop, Albury – post suicide support
- Primary Care Connect
- Regional Extension Education Committee
- Regional Investment Corporation
- Rural Finance Corporation
- Rural Support Network meeting
- Stanhope Community Health
- Strathbogie Shire farmers' evening at Euroa
- Tim Fulton, Saputo
- Tallangatta Expo (April 2019)
- UDV conference
- VFF Pig Group AGM
- RFCS NSW Graham Christie
- Young Dairy Network Group



Photo courtesy RFCS Vic NE

# Case Study 1

An elderly dairy farmer contacted the RFCS at the time he ceased operating his dairy. The client was very concerned about his ability to service fixed farm costs without a milk income.

An RFC visited the client and helped him assess his financial position. Together, they identified a sound equity position with minimal debt and non-essential assets which could be liquidated.

Cash flow forecasting determined income requirements to service fixed costs and living expenses.

The counsellor explored whether continuing to produce milk was a viable option, however this would require an immediate capital injection and given the client's age, the client determined this was not the best option for him.

The RFC assisted the client to identify options of leasing farm land, excluding the house. Initially the client had calculated a price for the lease below current market values. Leasing at that level was inadequate to cover the client's needs around fixed costs and living expenses.

Current market values and lease rates for property and irrigation water were researched and considered by the client. The client will now offer a farm lease to the neighbour which will cover the majority of property overheads and will be supplemented by additional sources of income.

The final result of these changes means the client could continue living in his home while generating enough income to service fixed costs and living expenses, additionally maintaining his farm asset with minimal labour.

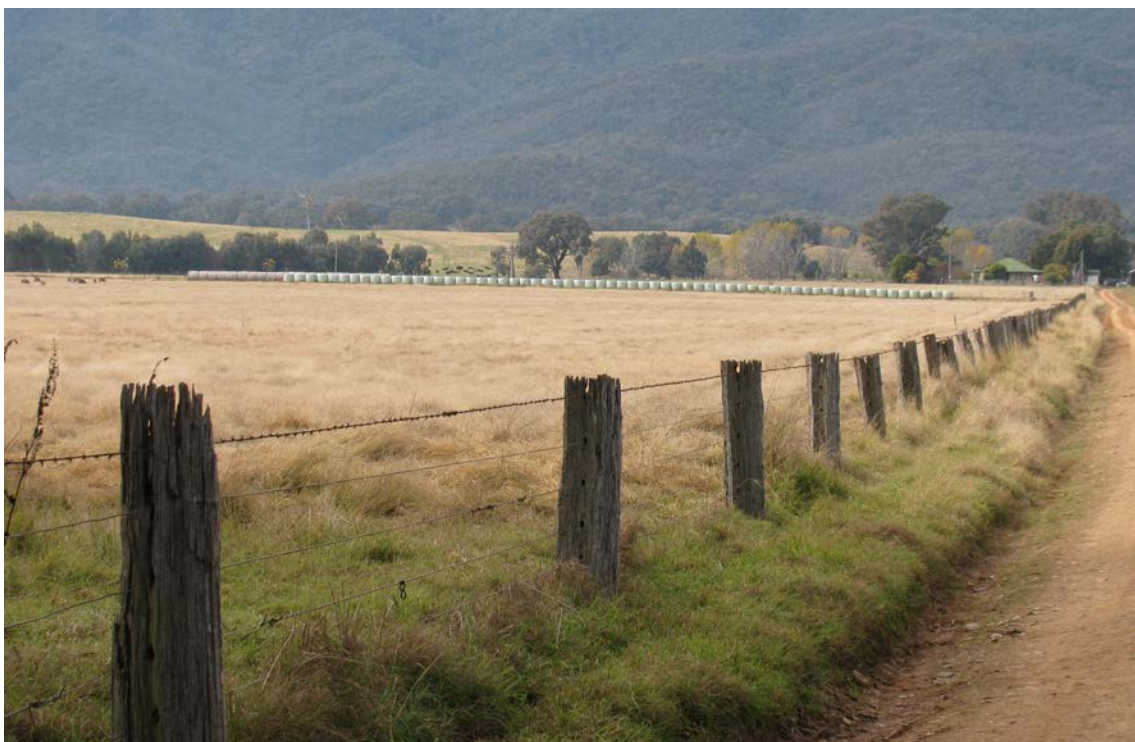


Photo courtesy RFCS Vic NE



## Case Study 2

A client requested assistance for negotiations with an existing lender. The client had been repositioned within the lender's Melbourne office due to loan default.

After multiple conversations with their financial institution's relationship manager and collections manager, an offer was subsequently presented to the client. If they were able to repay a portion of their bank debt, the bank was prepared to write off the balance of debt and the client would refinance elsewhere.

The RFC met with the client again to discuss the risks of proceeding with this option and the implications around trading into the future. The RFC assisted the client to reach an agreement with the lender and implement the banks conditions.

Further assistance from the RFC resulted in the clients also receiving their FHA lump sum payment in addition to their Farm Business Assistance Grant soon after. This afforded them time to begin strategising for more permanent and sustainable scenarios. Further steps have been taken, gaining immediate off farm employment and utilising the FHA vouchers to undertake training, thus enhancing future employment prospects and career choice.

## Case Study 3

A senior client received assistance from an RFC which resulted in the decision that exiting the dairy farming industry would be the best option for himself and his family.

A series of personal issues has caused multiple layers of stresses, including difficulty with how to progress succession planning and make sufficient provision for their children.

Throughout this period the RFC worked with the family on several occasions with a view to obtain the FHA.

The RFC developed budgets, strategies and refinancing options with Rural Investment Corporation (RIC) and worked through many difficult questions. Through the RIC loan application process, cash flow budgets demonstrated farm viability and the RFC had conversations with the client around profitable options.

The family had broader discussions around the future and elected to sell their milking herd. The clients have found buyers for some of their property. These measures will clear the debt with the bank, leaving them with a viable farm going forward. The family also sought to identify new business opportunities for the farm.

The RFC supported the family in overcoming their barriers to decision making, including the choice to exit dairy farming by providing relevant and timely information to support rational decisions.

The client now has a viable business and is successfully working towards a future that is debt and stress free.

## Case Study 4

A farmer of a mixed farming enterprise sought the RFC service. The business had high levels of debt and restricted capacity to continue operating given the precarious financial position and short term lending arrangements. A recent personal tragedy also resulted in both personal and financial difficulties for the farmer.

The RFC's first visit saw all the documents and problems laid out on the table. The farmer presented as extremely depressed.

The RFC took time to build rapport and trust with the client whilst building a better understanding of the family business and financial situation. With this information the RFC was able to discuss feasible business options which also accommodated lifestyle changes and interests as an added motivator for the client.

Multiple visits by the RFC ensued, and over time, the RFC assisted the client to apply for and receive a RIC loan as this was the best option to overcome inadequate lending arrangements. Receipt of the FHA also helped meet living expenses. With priority needs addressed, the farmer is now able to consider staged retirement scenarios which include downsizing the property, reducing debt and maintaining current living arrangements.

The client has begun to feel more confident about the future and attributes much of this to the efforts of the RFC who provided timely and continuous assistance.



Photo courtesy Gaynor Lee

# Board of Directors

## Project Board Members

The RFCS Vic - NE Project Board is represented by 2 Directors from each of AgBiz Assist Ltd.'s member groups GV Agcare and Alpine Valleys Community Leadership Inc. (AVCLI) and three Independent Board Directors.

### Project Board Member Directors

#### **STEPHEN COHEN**

Chairperson

*GV Agcare Member Director*

#### **PETER GRAY**

*GV Agcare Member Director*

#### **WAYNE DONEHUE**

*AVCLI Member Director*

#### **DEBORAH CORBETT**

*AVCLI Member Director*

### Project Board Independent Directors

#### **CHRIS HOWE**

*Independent Director*

#### **PETER HUZZEY**

*Independent Director*

#### **CHRIS THOMAS**

*Independent Director*

## Board Meeting Dates and Attendance

### **RFCS PROJECT BOARD MEETINGS**

<b>Meeting Dates</b>	<b>28-08-18</b>	<b>23-10-18</b>	<b>27-11-18</b>	<b>29-01-19</b>	<b>26-02-19</b>	<b>26-03-19</b>	<b>30-04-19</b>	<b>28-05-19</b>	<b>25-06-19</b>	<b>Total</b>	<b>%</b>
Steve Cohen	1	1	1	1	1	1	1	1	1	9	100%
Deborah Corbett	1	1	1	1	1		1	1	1	8	88%
Wayne Donehue	1	1	1	1	1	1	1	1	1	9	100%
Peter Gray	1	1	1	1	1		1	1	1	8	88%
Peter Huzzey	1	1	1	1	1	1		1	1	8	88%
Chris Thomas	1	1	1	1	1	1	1	1	1	9	100%
Chris Howe			1			1	1	1		4	44%
<b>TOTAL</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>6</b>		

## Subcommittee Meeting Dates & Attendance

### Finance Subcommittee

Meeting Dates	24-07-18	27-11-18	28-05-19	Total	%
Director Peter Gray (Chair)	1	1	1	3	100%
Director Chris Howe	1	1	1	3	100%
Director Chris Thomas	1	1	1	3	100%
Director Steve Cohen	1	1	1	3	100%
Director Deborah Corbett	1	1	1	3	100%
TOTAL	5	5	5		

### Governance & Risk Subcommittee

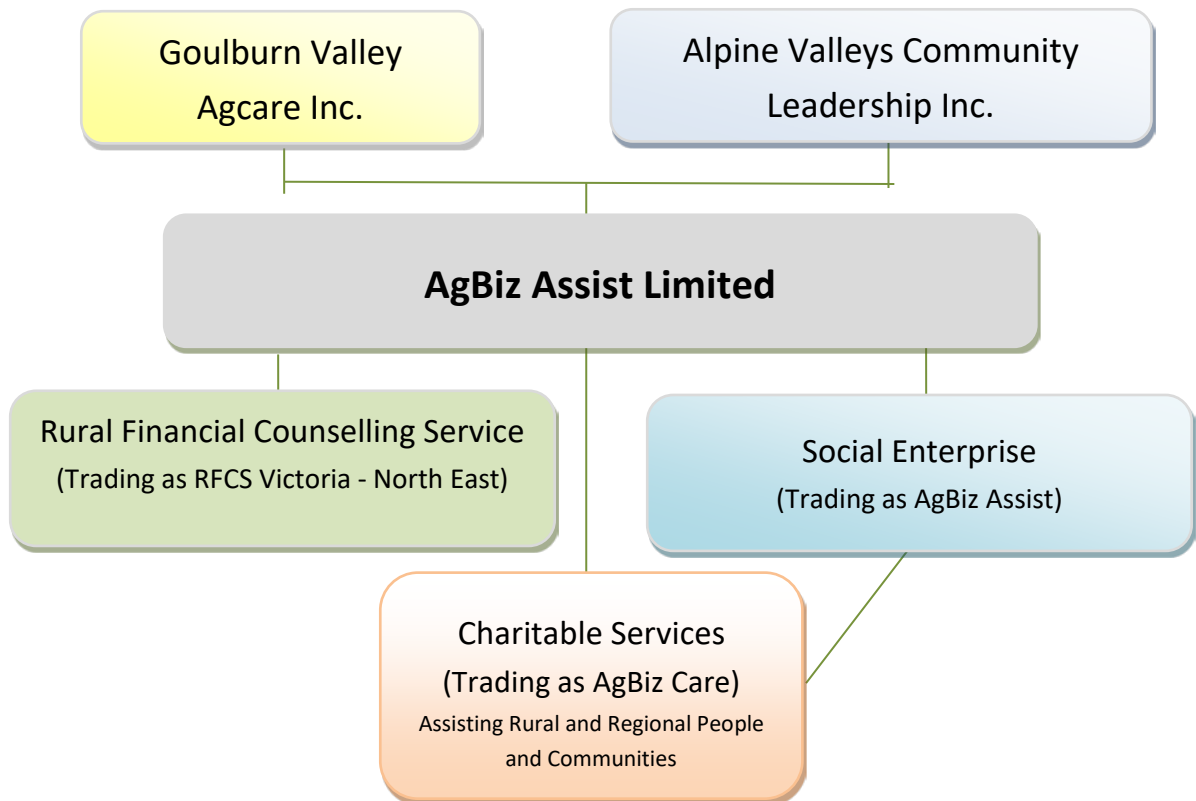
Meeting Dates	24-07-18	30-04-19	25-06-19	Total	%
Director Dr Tim Clune (Chair)	1	1	Apologies	2	66%
Director Steve Cohen	1	1	1	3	100%
Director Peter Gray	1	1	1	3	100%
Director Deborah Corbett	1	1	1	3	100%
Director Chris Thomas	Apologies	1	1	2	66%
Director Richard Raymond	Apologies	Apologies	1	1	33%
TOTAL	4	5	5		

### Business Development& Marketing Subcommittee

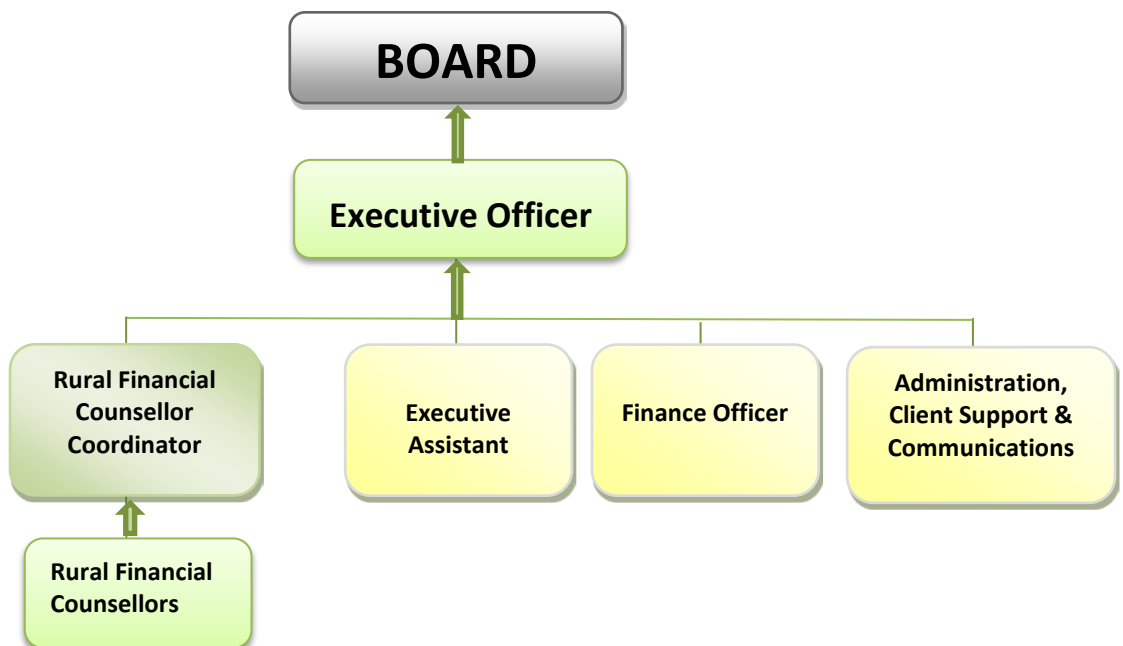
Meeting Dates	24-07-18	Total	%
Director Peter Huzzey (Chair)	1	1	100%
Director Steve Cohen	1	1	100%
Director Chris Thomas	1	1	100%
Director Richard Raymond	1	1	100%
Director Wayne Donehue	1	1	100%
TOTAL	5		

# Organisational Overview

## Corporate Structure



## Organisational Flow Chart



# 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\*  
(retired 30/06/19)*

**LYNDA WILSON**

*Client Engagement & Support Officer –  
Wodonga  
(commenced 09/01/19)*

**GAYNOR LEE**

*Communications & Admin Support –  
Shepparton \*  
(part time to casual 27/02/19)*

\* Part time

## Rural Financial Counsellors (RFCs)

**WODONGA**

EDITH NICHOLLS

LYN SHANNON

**BENALLA**

CARL FRASER

JIM MOLL

WARWICK PHILPOTT

**SHEPPARTON**

TOM CHICK (retired 30/05/19)

BRIAN HINNEBERG

SERGE MINICOZZI

KATE CHYNOWETH (commenced 06/08/18)

ANDREW HIPWELL (commenced 21/08/18)

**NUMURKAH**

MARYANNE BLACK

## Staff funding sources

### Rural financial counsellor numbers July 2018 – June 2019 – FTE 38 hours/week

Counsellor name	FTE 31 <sup>st</sup> Dec 2018	FTE 30 <sup>th</sup> Jne 2018	Funding Source			Location
			Australian Government	State Government	State RFCC	
Mr Chris Howard	1.00	1.00			1.00	Shepparton
Ms Lyn Shannon	1.00	1.00	0.60	0.40		Wodonga
Mr Edith Nicholls	0.80	0.80	0.60	0.40		Wodonga
Mr Carl Fraser	1.00	1.00	1.00			Benalla
Mr Jim Moll	1.00	1.00	1.00			Benalla
Ms Maryanne Black	0.70	0.70	0.70			Numurkah
Mr Serge Minicozzi	1.00	1.00	1.00			Shepparton
Mr Brian Hinneberg	0.80	0.80	0.60	0.20		Shepparton
Ms Kate Chynoweth	1.00	1.00	0.60	0.40		Shepparton
Mr Andrew Hipwell	1.00	1.00	0.60	0.40		Shepparton
Mr Tom Chick	0.80	0.80	0.80			Shepparton
Mr Warwick Philpott	0.60	0.60	0.60			Subcontractor
TOTAL FTE	10.70	10.70	7.90	1.80	1.00	

# Staff profiles

## Executive Officer

### **NERIDA KERR**



Nerida has been involved with Rural Financial Counselling Services since 1992 commencing with North East AgCare Inc. Nerida was 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 has wealth of experience and long commitment to agriculture, economic and community development and community services. Nerida is also dedicated community volunteer and was inducted into the Victorian Women's Honour Role in 2013 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



### **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).



### **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).



### **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.



#### **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 (resigned 30 May 2019)**

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 has recently completed a Diploma in Community Services (Financial Counselling).



#### **ANDREW HIPWELL – Shepparton**

Andrew's vast experience in dairy farming and cropping positions him well to understand all aspects of farming operations. He has worked in the dairy industry in customer liaison roles for many years. As a strong advocate of community volunteering, Andrew has also held many related positions which saw him win the Shire of Campaspe 2016 Citizen of the Year. Andrew is based in the Shepparton office.



#### **KATE CHYNOWETH – Shepparton**

Kate brings extensive banking knowledge and experience to the team. As a former business banking relationship manager, Kate has solid experience in dealing with a diverse array of business owners including agribusiness and small business. She is currently enrolled in a Bachelor of Commerce (Finance) and has completed an array of related certificates. Kate moved to the Goulburn Valley in 2018 and lives on a dairy farm in the Kyabram area. Kate is based in the Shepparton office.



#### **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).

# Performance Management

Formal Staff Performance Reviews and Client File Audits were completed by end of June 2019. Half yearly informal reviews were also conducted.

Rural Financial counsellor	Date review Completed	Formal review undertaken by	Comments
Chris Howard (RFC Coordinator)	30/11/2018	EO Nerida Kerr	RFCC has performed at a satisfactory level and met the key requirements of the RFCC role and responsibilities
Carl Fraser	29/05/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Jim Moll	05/06/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Tom Chick	N/A Retired	Chris Howard	
Maryanne Black	31/05/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Edith Nicholls	27/06/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Serge Minicozzi	20/05/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Brian Hinneberg	08/05/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Warwick Philpott	13/06/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Lyn Shannon	27/06/19	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Kate Chynoweth	17/05/2019	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities
Andrew Hipwell	17/05/2019	Chris Howard	RFC has performed at a satisfactory level and met the key requirements of the RFC role and responsibilities

## Counsellor Qualification and Training Record

Counsellor Name	Mandatory Dip. Financial Counselling	Other relevant Tertiary Qualifications	Comments
Maryanne Black	Yes	Agricultural Science (Degree) Business Management – Bookkeeping – Cert 4	17yrs RFC experience
Thomas Chick	Yes	Accountant (CPA)	
Kate Chynoweth	No		Diploma Financial Counselling – in progress, commenced Feb 2019
Carl Fraser	Yes		27yrs RFC experience
Chris Howard	Yes	Business Management (Diploma) Accounting (Diploma), DSCV Mediation Training	
Brian Hinneberg	Yes	Business Management (MBA)	
Andrew Hipwell	No		Diploma Financial Counselling – in progress, commenced Feb 2019
Jim Moll	Yes	Agricultural Science (Degree) Agricultural Economics (Grad Dip)	
Serge Minicozzi	Yes	Dairy Farm Management – Cert 4	
Edith Nicholls	Yes	Agricultural Science (Degree, Hons)	
Warwick Philpott	Yes	Business - Valuation (Diploma), Agriculture Economics (Grad Dip), Applied Finance and Investment (Grad Dip), Agriculture and Farm Management – Cert 4	
Lyn Shannon	Yes	Agricultural Science – Agronomy (Degree, Hons) Certificate IV in Training & Assessment Certificate IV in Accounting	

# Financial Reporting

## Audited financial Statements

In accordance with Deed of Variation 4 Milestone 12A the audited financial statements for the period 1 July 2018 to 30 June 2019 will be forwarded to the Department of Agriculture before the due date of 15 October 2019.

## Summary of Assets

A Summary of Assets purchased during the 2018/19 financial year with a value greater than \$5,000 will be included within the Asset Depreciation Schedule to be forwarded in accordance with Deed Variation 4 Milestone 12A by 15 October 2019.

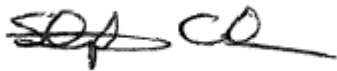
# Board Endorsements

## Milestone Reporting

Refer Appendix 4 – Board Minute Resolution Summary

## 2018-2019 Compliance Statement

I certify that AgBiz Assist Limited has complied with its obligations overall under the 2016 - 2020 Funding Deed and has provided Rural Financial Counselling Services in the North East Victoria region between 1 July 2018 and 30 June 2019 in a manner consistent with the objectives and outcomes as set out in the RFCS Program Charter.



.....  
**Stephen Cohen**

Chairperson

Date: 30/08/2019

# Appendices

Appendix 1 – RFCS Monitoring and Evaluation progress report

Appendix 2 – KPI Portal data (attached separate Excel file)

Appendix 3 – Case Management Tool (attached separate Excel file)

Appendix 4 – Board Endorsements – Minute resolution summary

Appendix 5 – Strategic Plan

Appendix 6 – RFCS Risk Management Plan

Appendix 7 – ABA Risk Appetite Statement

Appendix 8 – RFCS Vic NE M16 and 16A Compliance Statement

Appendix 9 – Request for Board Client Service Extension Form



Red text – Action required

Q - Quarter

Key Performance Indicators for RFCS Programme	Evaluation Question	Measurement/ Indicator	RFCS Portal Data	Monthly EO/RFCC /Board Report	DoAWR Annual Report	Target/ Requirement	Verification Process	EO Report -Actions and Comments
<b>Outcomes</b>								
<b>1. Grantee limits the provision of RFCS to Eligible Clients as defined in the Programme Guidelines and the Deed.</b>	<ul style="list-style-type: none"> <li>To what extent have service providers limited the provision of counselling services to eligible clients as defined in the programme guidelines?</li> </ul>	<ul style="list-style-type: none"> <li>Proportion of clients meeting the eligibility requirements of the RFCS programme.</li> </ul>	Quarterly Portal Report Skype Meeting	RFCC annual eligibility task review	Yes	<ul style="list-style-type: none"> <li>From the RFCS Portal (RFCP), 100 per cent of active clients meet the eligibility requirements as outlined in the Deed.</li> </ul>	<ul style="list-style-type: none"> <li>Rural financial counsellors must have undertaken and confirmed a client is an FHA recipient or undertaken an assessment that the client is or demonstrating an imminent risk of financial hardship.</li> <li>The department will generate ad hoc reports from the RFCP to ensure counsellors are updating client data and status regularly.</li> <li>The department will follow-up anomalies.</li> </ul>	<ul style="list-style-type: none"> <li>EO provided feedback to Department Jan 2017 in relation to this KPI. Suggested that KPI should be 100% of active case managed clients are eligible for the service under the Deed.</li> <li>RFCS recording eligible client time and general enquiry time in the Portal.</li> <li>Q3 – Demonstrate a process for annual eligibility assessment - Quarterly review of clients to be closed and those &gt;12 months have notes recorded as to why (at 3 years they are referred to the Board)?</li> <li>Q4 – Eligibility Review Task completed – further refinement of new DoAWR report required.</li> <li>Q5-8 – Introduction of Client Eligibility Form and electronic filing to cloud. Client Service Agreement is also filed to cloud for RFCC and EO remote access.</li> <li>Q9-12 – Client eligibility assessment incorporated into new Case Management Tool (CMT) spreadsheet in all client files on OneDrive, including supporting evidence. Recent file audit confirms client eligibility assessment continues to be applied.</li> </ul>
<b>2. Majority of eligible clients are sustainably exited from the RFCS having achieved their client plan or objectives within 1 to 3 years.</b>	<ul style="list-style-type: none"> <li>To what extent have rural financial counsellors supported clients to achieve their planned outcomes, allowing them to exit the service?</li> </ul>	a. Frequency in which rural financial counsellors review and update their client files.	Quarterly Portal Report Skype Meeting	RFCC annual file review	Yes	<ul style="list-style-type: none"> <li>100 per cent of clients have been monitored and managed through the case management process.</li> </ul>	<ul style="list-style-type: none"> <li>Service providers will generate reports frequently, ensuring regular and accurate reporting has been completed by its counsellors.</li> <li>The department will generate ad hoc reports from the RFCP to ensure counsellors are updating client data and status regularly.</li> <li>In consultation with the department, service providers will be required to initiate periodic client surveys.</li> <li>The department may conduct direct client surveys to establish current clients' satisfaction with services, and former clients' financial</li> </ul>	<ul style="list-style-type: none"> <li>Q2 – RFCS need to close inactive clients in a timely manner ~ 6 months of inactivity</li> <li>Q4 – RFCS need a daily hours report available to improve hours reconciliation – has been followed up with DoAWR. Provided.</li> </ul> <p>KPI 2a Report 'Eligible Clients are Case Managed' requires a great deal of data entry when a client rapidly moves through Service Stages such as for FHA application</p> <ul style="list-style-type: none"> <li>Q5-8 – We continue to monitor and assess the progress of clients through the 4 case management stages.</li> <li>Q9-12 – We continue to monitor and assess the progress of clients through the 4 case management stages.</li> </ul>
		b. Number of clients that have reached	Quarterly Portal		Yes	<ul style="list-style-type: none"> <li>90 per cent of clients have a</li> </ul>		<ul style="list-style-type: none"> <li>Q1 – RFCS record of Action Plan and aligned Activities needs to be developed</li> </ul>

		their goals, enabling them to be financially self-sufficient and exit the RFCS.	Report Skype Meeting			developed action plan with achievable goals for them to be financially self-sufficient within three years.	position after exiting the service. <ul style="list-style-type: none"> <li>Departmental staff will undertake regional visits.</li> </ul>	<ul style="list-style-type: none"> <li>Q2 – Action Plan developed and template included in all client files.</li> <li>Q3 – Monitor Action Plan completion</li> <li>Q4 – Monitor Action Plan completion</li> <li>Q5-8 – Monitoring continuing with introduction of Action Plan electronic filing to cloud.</li> <li>Q9-12 – Client Action Plan incorporated into new Case Management Tool (CMT) spreadsheet in all client files on OneDrive.</li> </ul>
		c. Proportion of clients that have been referred to another professional service and/or government assistance (where appropriate).	Quarterly Portal Report Skype Meeting		Yes	<ul style="list-style-type: none"> <li>80 per cent of clients have been referred to a relevant professional service and/or government assistance (where appropriate).</li> </ul>		<ul style="list-style-type: none"> <li>Q1 – 10% referrals increased to 80% since updating with DHS Referrals. RFCs continue with Referrals updating.</li> <li>Q2 – 43% Target shortfall is more a recording issue than a low activity. CSO's working with RFCs to improve data entry.</li> <li>Q3 – 65% RFCs continue with Referral updating.</li> <li>Q4 – 70% RFCs continue with Referral updating.</li> <li>Q5-8 – 75% RFCs continue with referral updating.</li> <li>Q9-12 –95% RFCs continue with referral updating.</li> </ul>
		d. Number, and reasons, clients have exited the RFCS before reaching their goals.	Quarterly Portal Report Skype Meeting		Yes	<ul style="list-style-type: none"> <li>Details (numbers and circumstance) why clients have exited the RFCS before reaching their goals are recorded in the RFCP.</li> </ul>		<ul style="list-style-type: none"> <li>Client Service Record assessment field</li> <li>Q1 – 100%</li> <li>Q2 – 100%</li> <li>Q3 – 100%</li> <li>Q4 – 100%</li> <li>Q5-8 – 100%</li> <li>Q9-12 – 100%</li> </ul>
		e. Number, and reasons, why previously exited clients return to the RFCS.	Quarterly Portal Report Skype Meeting		Yes	<ul style="list-style-type: none"> <li>Details (numbers and circumstance) why previously exited clients return to the RFCS are recorded in the RFCP.</li> </ul>		<ul style="list-style-type: none"> <li>Client Service Record assessment field</li> <li>Q1 – 100%</li> <li>Q2 – 100%</li> <li>Q3 – 100%</li> <li>Q4 – 100%</li> <li>Q5-8 – 100%</li> <li>Q9-12 – 100%</li> </ul>
		f. Portion of clients that are satisfied with the RFCS.		Report by exception monthly. Six monthly reports from client survey on service exit.	Yes	<ul style="list-style-type: none"> <li>80 per cent of clients are satisfied with the quality of service provided by the RFCS.</li> </ul>		<ul style="list-style-type: none"> <li>Q1 – No Data. <ul style="list-style-type: none"> <li>Survey results – random RFCS Program survey and RFCS Vic NE Client Service Evaluation on exit.</li> </ul> </li> <li>Q2 – No Data <ul style="list-style-type: none"> <li>Client Service Evaluation developed, to be forwarded quarterly to exited clients</li> <li>Central record for ad hoc client feedback to be initiated.</li> </ul> </li> <li>Q3 – 14 Evaluations sent out to closed clients (1 returned) More evaluations to be sent out to closed clients. In progress.</li> </ul>

							<ul style="list-style-type: none"> <li>Q4 - 25 x Evaluations sent out to closed clients. Low response so undertook phone surveys (11 cumulative responses). 28 clients closed this quarter for surveys to be sent.</li> <li>Q5-8 – Continuing to mail Client Service Evaluations to clients closed each quarter and monitor feedback. 133 clients closed YTD and survey sent.</li> <li>Q9-12 – Our previous survey has been replaced by the RFCS Client Feedback Survey. Survey results are reported in the Annual Report M16.</li> </ul>
		g. Portion of former clients that continue to be financially self-sufficient after three years, due to having adequate financial and business skills and knowledge gained through the RFCS (this includes exit).	Quarterly Portal Report Skype Meeting		Yes	<ul style="list-style-type: none"> <li>80 per cent of clients have gained skills and proficiency to still be financially self-sufficient three years after exiting the RFCS.</li> </ul>	<ul style="list-style-type: none"> <li>Financial Self Sufficiency at 3 years is outside the scope of the RFCS program.</li> <li>Client Competencies <ul style="list-style-type: none"> <li>Q1 – No Data – Record Competencies</li> <li>Q2 – Actual data difficult to determine from the report, however RFCs need to enter more Competencies, particularly for longer term clients – recording issue</li> <li>Q3 – CSO's have worked with RFCs to improve data entry.</li> <li>Q4 – Ongoing RFC data entry required.</li> <li>Q5-8 – Ongoing RFC data entry required.</li> <li>Q9-12 – Ongoing RFC data entry required.</li> </ul> </li> </ul>
		h. Portion of Farm Household Allowance recipients, which are also clients that have achieved their Financial Improvement Agreement goals with the support from a rural financial counsellor.			Yes - Annual review client FIA goals achieved	<ul style="list-style-type: none"> <li>Of Farm Household Allowance recipients, which are also clients, 80 per cent are assisted in achieving their Financial Improvement Agreement goals by a rural financial counsellor.</li> </ul>	<ul style="list-style-type: none"> <li>The Financial Improvement Agreement is an agreement with the Centrelink Case Officer and RFCS Vic NE has no access to this information.</li> <li>DoAWR have informed this requires analysis of plans that are held outside the Portal.</li> <li>We are progressively working towards implementation of a new operational framework supporting this KPI.</li> </ul>
<b>Subordinate KPIs</b>							
2.1 Counsellors are effectively performing their role to deliver services to clients. Clients are satisfied with the service and assistance provided by counsellors.	<ul style="list-style-type: none"> <li>Are counsellors delivering the service effectively to meet the requirements of the programme objectives?</li> </ul>	a. Required skills and qualifications for counsellors.		Annual Staff Performance Review	Yes	<ul style="list-style-type: none"> <li>Compliance requirements associated with the Deed are met.</li> <li>Service providers monitor counsellor activities through the RFCP.</li> </ul>	<ul style="list-style-type: none"> <li>Q3 – Deed Milestone 6 - Qualifications &amp; Training Report completed. <ul style="list-style-type: none"> <li>All new RFCs commenced their Diploma training in February 2019</li> <li>4 RFCs completed Diploma Financial Counselling 2017/18.</li> </ul> </li> <li>Q9-12 – 2 new RFCs commenced their Diploma training in February 2019.</li> <li>Refer Training Register</li> </ul>

		b. Number of clients per counsellor.	Quarterly Portal Report Skype Meeting	Yes		<ul style="list-style-type: none"> <li>Demonstrated counsellor qualifications.</li> <li>Service provider's performance reviews of counsellors.</li> </ul>	<ul style="list-style-type: none"> <li>Client activity recorded by counsellors in the RFCP will be used by service providers and the department (subject to privacy provisions) to gauge effectiveness</li> <li>Ongoing discussions between the department and the service providers. Client surveys.</li> <li>RFCS website feedback – suggestions, compliments and complaints.</li> </ul>	<ul style="list-style-type: none"> <li>Refer to Portal Data Report</li> <li>Q2 – Total 244 Active Clients</li> <li>Q3 – Total 281 Active Clients ~ 30 Clients per RFC</li> <li>Q4 – Total 298 Active Clients</li> <li>Q5 – Total 286 Active Clients</li> <li>Q6 – Total 241 Active Clients</li> <li>Q7 – Total 191 Active Clients</li> <li>Q8 – Total 120 Active Clients</li> <li>Q9 – Total 152 Active Clients</li> <li>Q10 – Total 182 Active Clients</li> <li>Q11 – Total 207 Active Clients</li> <li>Q12 – Total 346 Active Clients</li> </ul>
		c. Types of activities delivered by counsellors.		RFCC Report to Board	Yes			<ul style="list-style-type: none"> <li>Refer RFCC Monthly Board Reports – Community Needs and Service Promotion</li> <li>Q3 - Portal reporting – Query with DoAWR what text can be extracted for Outreach – Non client time.</li> <li>Q4 –Submitted above request 23/5/17</li> <li>Q5-8 – Refer RFCC Monthly Board Reports – Community Needs and Service Promotion. RFCS Vic NE Facebook activity.</li> <li>Q9-12 – Refer RFCC Monthly Board Reports – Community Needs and Service Promotion.</li> </ul>
		d. Client feedback.		Report by exception monthly. Six monthly reports from client survey on service exit.	Yes Client survey on service exit >90% satisfaction			<ul style="list-style-type: none"> <li>Duplicate KPI – refer KPI 2(f) above.</li> </ul>
2.2 Eligible clients are being seen by counsellors in a timely manner.	<ul style="list-style-type: none"> <li>Are counsellor numbers adequate to service the demand of clients?</li> </ul>	a. Number of full-time equivalent counsellors.		Counsellor EFT report. EO report changes in monthly reports		<ul style="list-style-type: none"> <li>Service providers monitor counsellor data entry into the RFCP.</li> <li>Required compliance statement.</li> <li>Discussions with Service provider.</li> </ul>	<ul style="list-style-type: none"> <li>The service providers will generate ad hoc reports from the RFCP to monitor the application of their region's activity.</li> <li>The department will generate ad hoc reports from the RFCP to monitor a region's activity in conjunction with emerging trends in regions and by industry.</li> <li>Ongoing discussions between the department and the service providers.</li> </ul>	<ul style="list-style-type: none"> <li>Q2 – Deed Milestone 6 Employment Levels completed</li> <li>Refer to Finance Officer FTE Staffing reports provided to Finance Subcommittee and Board on a monthly basis.</li> </ul>
		b. Waiting time for clients to see a counsellor.	Quarterly Portal Report Skype Meeting	RFCC monthly report to report exceptions ABA KPI 7 – referral response times 2 working days				<ul style="list-style-type: none"> <li>Quarterly review of client intake times from intake data and cross matching with Portal data.</li> <li>Q2 – Whilst Counselling was being recorded in the Portal, it was identified that initial client contact (phone call or message) needed to be recorded</li> <li>Q3 – Work to improve recording of initial RFC contact with client in the Portal.</li> <li>Q4 – RFC awareness of recording has increased.</li> <li>Q5-8 – RFC awareness of recording has increased.</li> <li>Q9-12 – RFC awareness of recording has increased, waiting time 1 – 2 weeks.</li> <li>.</li> </ul>
		c. Work load of counsellors.		Monthly RFCC				<ul style="list-style-type: none"> <li>Refer Section 2: Staff issues/Workloads in RFCC Board Reports</li> <li>Refer Staff Wellbeing - EO Board Reports</li> </ul>



				Report to Board				
<b>3. There is a high level of awareness of the RFCS among potential clients.</b>	<ul style="list-style-type: none"> <li>To what extent are potential clients aware of the RFCS?</li> </ul>	<ul style="list-style-type: none"> <li>The level of awareness of the RFCS in the wider community.</li> </ul>		Monthly EO Communications and Marketing Report  Monthly RFCC and EO reports	Yes	<ul style="list-style-type: none"> <li>75 per cent of potential clients in the wider community are aware of the RFCS.</li> <li>Service providers implement their own communication strategies.</li> <li>Data captured in the RFCP shows specific outreach activities have been successful.</li> </ul>	<ul style="list-style-type: none"> <li>ABARES farm surveys will provide opportunities to understand the reach of potential eligible clients.</li> <li>Presence and word of mouth communicated in the regions.</li> <li>Stakeholder relationships with financial sector (banks and accountants) institutions.</li> <li>Feedback from advertising campaigns (media/ag shows).</li> <li>The department may conduct client/community surveys to measure awareness of the programme.</li> <li>Service providers report on the effectiveness of their communication and engagement activities.</li> </ul>	<ul style="list-style-type: none"> <li>KPI is immeasurable.</li> <li>Brochures sent out to local government and links to our services on their websites</li> <li>Brochures sent out to key service providers</li> <li>RFCS Website and Facebook page</li> <li>Murray Dairy Newsletter – fortnightly editions</li> <li>For attendances and participation in networking and promotion events refer to monthly EO &amp; RFCC Board Reports.</li> <li>RFCC radio interviews.</li> <li>Client Service Evaluation feedback.</li> <li>Q5-8 - Increased promotion via Local Council websites – working towards broader reach. Cross promotion, sharing network events on social media. Increased skills in social media. Change from external to in-house website article production and posting.</li> <li>Q9-12 – As a result of dry seasonal conditions there has been an increase in stakeholder events, service provider working groups, industry newsletters and media proactively promoting the RFCS, resulting in an increase in enquiry from new and returning clients.</li> </ul>
<i>Subordinate KPIs</i>								
3.1 Farmers, fishing enterprises, forest growers and harvesters, and small related businesses are aware of the value and services of the programme and service providers.	<ul style="list-style-type: none"> <li>Are service providers promoting RFCS programme widely?</li> </ul>	<ul style="list-style-type: none"> <li>Promotional activities.</li> <li>Engaging community groups.</li> </ul>	Quarterly Portal Report Skype Meeting		ABA KPI 10 - two x promotional activities per year	<ul style="list-style-type: none"> <li>Service providers will participate in promotional activities within their region.</li> <li>Annual reports.</li> <li>Client surveys.</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing discussions between the department and the service providers</li> <li>As per the funding deed, service providers submit annual reports.</li> </ul>	<ul style="list-style-type: none"> <li>ABA Board have set KPI that RFCs attend 2 promotional activities per year</li> <li>RFC Outreach (non-client time) Refer Action 2.1(c) Query with DoAWR what text can be extracted from Outreach Portal entries</li> <li>Q4 – Followed up with DoAWR 23/5/17.</li> <li>Refer EO &amp; RFCC Board Reports</li> </ul>
<b>4. Service providers operate in accordance with Deed requirements.</b>	<ul style="list-style-type: none"> <li>To what extent have service providers met their funding deed and governance requirements?</li> </ul>	a. Number of satisfactory compliance checks associated with Deed payments.		EO/FO Monthly Reports	Yes	<ul style="list-style-type: none"> <li>Compliance requirements associated with the Deed are met.</li> <li>Annual reviews by the department demonstrate satisfactory performance of service providers</li> <li>At least one independent</li> </ul>	<ul style="list-style-type: none"> <li>The department will generate ad hoc reports from the RFCP to ensure counsellors are updating client data and status regularly.</li> <li>The service providers have reported against their risk management plan.</li> <li>Independent audits undertaken by the department's preferred choice of auditor.</li> <li>Annual performance reviews between the department and the service providers.</li> </ul>	Refer Compliance Register – Milestone reporting
		b. Service providers to monitor and manage risk.		EO Monthly Report  Quarterly - Work Safely Group	Annual review of Risk Management Plan.			<ul style="list-style-type: none"> <li>Identification of New Risks included on Board and Subcommittee agendas monthly</li> <li>Q3 – Client Visit Procedures under review – Policy and Procedures under review by legal advisors</li> <li>Risk Management plan was reviewed by Governance and Risk Subcommittee 24/7/18.</li> </ul>
		c. Number of breaches of the Deed		EO Monthly Reports				Refer Compliance Register

		recorded and the types of mitigation actions taken.				performance audit conducted for each service provider over the life of the deed. <ul style="list-style-type: none"><li>Service providers submit timely reporting to the Australian Government, including fortnightly reporting through the RFCP.</li><li>Rural financial counsellor load and update activities into the RFCP within fourteen days of any interactions with client or general enquiry.</li></ul>	<ul style="list-style-type: none"><li>Service provider Annual Reports.</li><li>Departmental staff will undertake regional visits.</li></ul>	<ul style="list-style-type: none"><li>No known breaches</li></ul>
		d. Satisfactory annual performance reviews of service providers conducted by the department.						<ul style="list-style-type: none"><li>DoAWR compliance – nil action by Board</li></ul>
		e. Satisfactory periodic performance reviews of service providers conducted by independent auditors.	Quarterly Portal Report Skype Meeting					<ul style="list-style-type: none"><li>DoAWR Compliance – nil action by Board – Date to be set.</li><li>Rural financial counsellor load and update activities into the RFCP within fourteen days of any interactions with client or general enquiry.<ul style="list-style-type: none"><li>View missing data and Group Time Reconciliation Report in the Portal in conjunction with this KPI</li></ul></li></ul>
<i>Subordinate KPIs</i>								
4.1 Service providers are demonstrating the effectiveness and appropriateness of the delivery of the programme.	<ul style="list-style-type: none"><li>Are service providers reporting accurately on programme delivery?</li></ul>	a. Alignment to the requirements of the funding deed project milestones.		Monthly EO/FO Report	Yes	<ul style="list-style-type: none"><li>Required compliance statement, financial, asset register and annual reports as scheduled in the Deed</li><li>Service providers monitor counsellor data entry into the RFCP.</li><li>Ad hoc reviews by the department demonstrate satisfactory performance of service providers.</li></ul>	<ul style="list-style-type: none"><li>The service providers will generate reports from the RFCP on an ad hoc basis to monitor the application of their region’s activity.</li><li>The department will generate ad hoc reports from the RFCP to monitor the application of a region’s activity.</li><li>As per the funding deed, service providers will submit progress reports and compliance statement annually.</li></ul>	<ul style="list-style-type: none"><li>DoAWR requirement for Annual Reporting</li><li>Board Monitoring by Compliance Report</li><li>Refer EO &amp; FO Board Reports</li></ul>
		b. Alignment to the RFCP training manual creating and maintaining a client/client business.		Monthly RFCC Report	Yes			<ul style="list-style-type: none"><li>Portal training completed by RFCs and Client Support staff</li><li>Reports generated and accuracy of data input continual monitored</li><li>Ongoing training and mentoring provided</li><li>Refer to Portal KPI Quarterly report</li><li>Q5-8 – Provision of 2 quarterly KPI reports</li><li>1. progress to date – Skype meeting</li><li>2. complete report – 2 weeks after end quarter.</li><li>Q9-12 – New Portal and Survey KPI training has been provided via Skype. Implementation, monitoring and feedback on progress is being provided to RFCs.</li></ul>

4.2 Boards are operating at high standards, delivering strong governance and strategic direction to their regions.	<ul style="list-style-type: none"> <li>Are the Boards of service providers operating effectively and appropriately?</li> </ul>	a. Boards can demonstrate the required mix of skills and qualifications as outlined in the programme guidelines.			Annual Board Review	<ul style="list-style-type: none"> <li>Boards demonstrated experience in Curriculum Vitae.</li> </ul>	<ul style="list-style-type: none"> <li>Independent audits undertaken by the department's preferred choice of auditor.</li> <li>As per the funding deed, service providers submit annual reports.</li> </ul>	<ul style="list-style-type: none"> <li>Refer to Director Skills Matrix</li> <li>Q2 Board Effectiveness, Performance and Self Evaluation – Survey Monkey completed</li> <li>Q3 Director Skills Matrix reviewed</li> <li>Q4 Board Governance Training 22/06/2017</li> </ul>
		b. Demonstration of planning, identification and analysis of risks and strategies to maintain regions viability.		Bi Monthly Chairman's Report  Bi Monthly Board Industry and Regional Report		<ul style="list-style-type: none"> <li>Service provider's strategic plan.</li> <li>Compliance statement.</li> <li>Audit reports.</li> </ul>		<ul style="list-style-type: none"> <li>Q3 – Reviewed and updated Risk Appetite statement</li> <li>Board Industry Updates – Standard Agenda item to identify regional viability/risk issues.</li> <li>AgBiz Assist Board Strategic Plan, incorporating RFCS, was reviewed 23/10/18.</li> </ul>
4.3 Service providers are identifying, monitoring and managing programme risks.	<ul style="list-style-type: none"> <li>Are programme risks being identified and managed?</li> </ul>	a. A record of programme risks.		Monthly EO/RFCC Reports		<ul style="list-style-type: none"> <li>Service providers must provide a risk management plan.</li> </ul>	<ul style="list-style-type: none"> <li>Service providers to monitor and manage risk.</li> </ul>	<ul style="list-style-type: none"> <li>Risk Management plan was reviewed by Governance and Risk Subcommittee 24/7/18.</li> </ul>
		b. An action management plan.				<ul style="list-style-type: none"> <li>Compliance statement.</li> <li>Records and action items detailed in Board meeting Minutes.</li> </ul>		<ul style="list-style-type: none"> <li>Refer to Board Meeting Minutes and Board Actions as recorded and approved at each Board meeting.</li> <li>Minutes and Governance review undertaken by auditor annually.</li> </ul>

Sub Committee – Monitoring legend	Governance and Risk	Business Development & Marketing	Finance
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### RFCS Vic North East Project Board (AgBiz Assist Ltd) Resolution Summary 2018-19

<b>28 Aug 2018</b>	Correspondence	Belmores Service Agreement 2018-2019	<ul style="list-style-type: none"> <li>Resolution: The directors accepted the terms and conditions of the service agreement with Belmores Chartered Accountants and resolved to enter into agreement for the period 1 July 2018 to 30 June 2019 and that Steve Cohen sign the agreement on behalf of the board.</li> </ul>
	Other Business	WAW Business banking	<ul style="list-style-type: none"> <li>Resolution: The Directors resolved to make WAW our main transaction business bank and that Directors Steve Cohen, Chris Howe and Peter Gray, Executive Officer Nerida Kerr and Finance Officer Pam Shephard be signatories for the accounts.</li> <li>Resolution: The Directors resolved that a certified copy of the current AgBiz Assist Constitution, signed by the Chairman of the Board be provided to WAW as support documentation for opening of business bank accounts.</li> </ul>
		2018 Annual General meeting	<ul style="list-style-type: none"> <li>Resolution: The Directors resolved that the Annual General Meeting will be held at 9.00am on 27<sup>th</sup> November 2018 at the Yarrowonga Mulwala Golf Club, Golf Club Road Mulwala.</li> </ul>
		Strategic planning	<ul style="list-style-type: none"> <li>Resolution: The Directors resolved to accept Susan Benedyka's quotation and proceed with the Strategic planning session on 10<sup>th</sup> September 2018.</li> </ul>
<b>23 Oct 2018</b>	Correspondence	Kilara 2017-2018 Audit Management Letter	<ul style="list-style-type: none"> <li>The Board resolved to receive the audit management letter and for the Chair to sign the acknowledgement on behalf of the board.</li> </ul>
		RFCS National Communications Strategy	<ul style="list-style-type: none"> <li>Record of Circular Resolution by email 18/9/2018: The Directors resolved to expend \$5,000 towards the implementation phase of the National Communications Strategy</li> </ul>
		2017-2018 Audited Financial Statements	<ul style="list-style-type: none"> <li>Record of Circular Resolutions 19/09/2018: The directors resolved that the 2017-2018 Directors Report and Directors Declaration be signed by the Chair and recommend that the Audited Financial Statements and Auditors Report be formally approved and adopted at the annual general meeting to be held on the 27 November 2018.</li> </ul>
<b>23 Oct 2018 Cont'd</b>	Other Business	2017-2018 ABA Annual Report	<ul style="list-style-type: none"> <li>The Directors approved the Draft ABA Annual Report and that the Chair and Executive Officer's Reports be submitted to the AGM on 27 November for adoption.</li> </ul>

		EOY meeting dates	<ul style="list-style-type: none"><li>The Directors approved that RFCS Staff and their partners &amp; family be invited to attend the ABA end of year function to be held at Monichino winery. The Directors agreed that<ul style="list-style-type: none"><li>Starting in January monthly board meetings will be held in order to keep in touch with critical business. Keep subcommittees to critical business only for the next few months</li><li>Business Development and Marketing subcommittee to be disbanded after November Subcommittee meeting,</li><li>At February Board meeting, Directors to reassess Board meeting and sub-committee requirements</li></ul></li></ul>																														
<b>AGM 27 Nov 2018</b>	Annual General Meeting		<ul style="list-style-type: none"><li>The Members resolved that the minutes of the Annual General Meeting held on 27 November 2017 were true and correct.</li><li>The Members resolved to receive the Chairman’s Annual Report for 2017-2018.</li><li>The Members resolved to receive the Executive Officer’s 2017-2018 Annual Report.</li><li>The Members unanimously resolved to receive the Financial Statements and Auditors Report for the financial year ending 30 June 2018.</li><li>The Members resolved to accept the reappointment of GV Agcare Inc Member Director Nominee Peter Gray for the two year term 2018-2020.</li><li>The Members resolved to accept the reappointment of AVCL Inc Member Group’s nominee Deborah Corbett for the two year term 2018-2020</li><li>The Members unanimously resolved to reappoint Chris Howe as an Independent Director for the period 2018-2020.</li><li>The Members unanimously resolved to reappoint Richard Raymond as an Independent Director for the period 2018-2020.</li><li>The Members unanimously resolved to reappoint Chris Thomas as an Independent Director for the period 2018-2020</li></ul> <p>Summary of Directorship terms as at 2018 AGM</p> <table><tr><th>Member Group</th><th>Name</th><th>Director Term</th></tr><tr><td>GV Agcare Inc Member Director</td><td>Steve Cohen</td><td>2017-2019</td></tr><tr><td>AVCLP Inc Member Director</td><td>Wayne Donehue</td><td>2017-2019</td></tr><tr><td>Independent Director</td><td>Peter Huzzey</td><td>2017-2019</td></tr><tr><td>Independent Director</td><td>Tim Clune</td><td>2017-2019</td></tr><tr><td>GV Agcare Inc Member Director</td><td>Peter Gray</td><td>2018-2020</td></tr><tr><td>AVCLP Inc Member Director</td><td>Deborah Corbett</td><td>2018-2020</td></tr><tr><td>Independent Director</td><td>Chris Howe</td><td>2018-2020</td></tr><tr><td>Independent Director</td><td>Richard Raymond</td><td>2018-2020</td></tr><tr><td>Independent Director</td><td>Chris Thomas</td><td>2018-2020</td></tr></table>	Member Group	Name	Director Term	GV Agcare Inc Member Director	Steve Cohen	2017-2019	AVCLP Inc Member Director	Wayne Donehue	2017-2019	Independent Director	Peter Huzzey	2017-2019	Independent Director	Tim Clune	2017-2019	GV Agcare Inc Member Director	Peter Gray	2018-2020	AVCLP Inc Member Director	Deborah Corbett	2018-2020	Independent Director	Chris Howe	2018-2020	Independent Director	Richard Raymond	2018-2020	Independent Director	Chris Thomas	2018-2020
Member Group	Name	Director Term																															
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27 Nov 2018	Correspondence	DEDJTR Additional Drought Funding	<ul style="list-style-type: none"> <li>Record of Circular Resolution by email 5/11/2018: The Directors resolved to enter into agreement with the Department of Economic Development, Jobs, Transport &amp; Resources for additional drought support funding \$80,000 (GST exclusive) for the period 1 October 2018 to 30 September 2019 and that the agreement be signed by Chair Steve Cohen on behalf of the Board.</li> </ul>																											
		DoAWR Deed of Variation #5	<ul style="list-style-type: none"> <li>Record of Circular Resolution by email 12/11/2018: The Directors resolve to accept the terms and conditions of amendment to the 2016-2019 Deed of Grant in accordance with Variation #5, adding additional funding for 2018-19 in the amount of \$260,000 (GST exclusive) and additional funding 2019-20 of \$190,000 (GST exclusive) for the provision of Rural Financial Counselling Services in the NE Victorian Region and that the document be signed by Wodonga based Directors Tim Clune and Peter Huzzey on behalf of the Board.</li> </ul>																											
	Other Business	Annual Reports	<ul style="list-style-type: none"> <li>The Directors approved the final version of the ABA Annual Report and that it be loaded onto the ABA website and agreed that the RFCS annual report for inclusion on the RFCS Vic NE website should include the Chairs Report, RFCC report, Year In Review and public information from the report provided to the Department in August.</li> </ul>																											
		Resolution of Solvency	<ul style="list-style-type: none"> <li>The directors resolved that after reviewing the 2017-2018 financial results of the company for the previous year, reviewing the cash flow budgets for the ensuing year and considering the ability of the company to realise assets, that the company would be able to pay its debts as and when they fall due.</li> </ul>																											
29 Jan 2019	Board Appointments		<ul style="list-style-type: none"> <li>The Directors resolved that Steve Cohen be reappointed as ABA Board Chair for 2019</li> <li>The Directors resolved that Tim Clune be appointed as Vice Chair of the ABA Board for 2019</li> <li>The Directors resolved that Peter Gray be reappointed as Company Secretary for 2019</li> <li>The Directors resolved that the RFCS Vic NE Project Board members 2018-2019 remain as Steve Cohen, Peter Gray, Wayne Donehue, Deborah Corbett, Chris Howe, Peter Huzzey and Chris Thomas</li> </ul>																											
	Board Subcommittees 2019		<ul style="list-style-type: none"> <li>The Directors resolved to discontinue the Business Development &amp; Marketing Subcommittee</li> </ul> <p><b>Summary of Board Appointments for 2019</b></p> <table> <tr> <th>ABA Board</th><th>RFCS Project Board</th><th>Governance &amp; Risk Subcommittee</th><th>Finance Subcommittee</th></tr> <tr> <td>Steve Cohen (Chair)</td><td>Steve Cohen (Chair)</td><td>Tim Clune (Chair)</td><td>Peter Gray (Chair)</td></tr> <tr> <td>Tim Clune (Vice Chair)</td><td>Peter Gray</td><td>Steve Cohen</td><td>Steve Cohen</td></tr> <tr> <td>Peter Gray (Company Secretary)</td><td>Deborah Corbett</td><td>Peter Gray</td><td>Chris Howe</td></tr> <tr> <td>Deborah Corbett</td><td>Wayne Donehue</td><td>Deborah Corbett</td><td>Chris Thomas</td></tr> <tr> <td>Wayne Donehue</td><td>Chris Howe</td><td>Chris Thomas</td><td>Deborah Corbett</td></tr> <tr> <td>Chris Howe</td><td>Peter Huzzey</td><td>Richard Raymond</td><td>EO Nerida Kerr</td></tr> </table>	ABA Board	RFCS Project Board	Governance & Risk Subcommittee	Finance Subcommittee	Steve Cohen (Chair)	Steve Cohen (Chair)	Tim Clune (Chair)	Peter Gray (Chair)	Tim Clune (Vice Chair)	Peter Gray	Steve Cohen	Steve Cohen	Peter Gray (Company Secretary)	Deborah Corbett	Peter Gray	Chris Howe	Deborah Corbett	Wayne Donehue	Deborah Corbett	Chris Thomas	Wayne Donehue	Chris Howe	Chris Thomas	Deborah Corbett	Chris Howe	Peter Huzzey	Richard Raymond
ABA Board	RFCS Project Board	Governance & Risk Subcommittee	Finance Subcommittee																											
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				Peter Huzzey	Chris Thomas	EO Nerida Kerr	FO Pam Shephard	
				Richard Raymond				
				Chris Thomas				
<b>29/01/2019 Cont'd</b>	Correspondence	DoAWR Milestone 14 id Year Budget	<ul style="list-style-type: none"> <li>Record of Circular Resolution by email 14/01/2019: The Directors resolved that the DoAWR Milestone 14 Mid -Year Budget report be forwarded to the Department of Agriculture and Water Resources in accordance with the 2016-2019 Deed of Grant.</li> </ul>					
	Guest Speaker Dr Sara Hely	Auspicing Ovens Murray AgBiz Alliance (OMABA)	<ul style="list-style-type: none"> <li>The directors resolved to continue to cooperate in auspice discussions with OMABA until further documentation is provided to the March Board meeting.</li> </ul>					
	Subcommittee Recommendations	Motor Vehicle Allowance	<ul style="list-style-type: none"> <li>The Directors resolved that the Vehicle allowance be increased by CPI to \$17,500 backdated from 1/7/2018 and that it be aligned with wage reviews and increased at the same rate as wages annually.</li> </ul>					
<b>26 Feb 2019</b>	Risk Management & Compliance	Reallocation of Business Development Subcommittee tasks	<ul style="list-style-type: none"> <li>The Directors agreed that in the absence of the Business Development and Social Enterprise Sub-Committee meetings, all activity should be allocated to the Board.</li> </ul>					
	Reports	Executive Officer's Report	<ul style="list-style-type: none"> <li>The Directors resolved that an AgBiz Assist Ltd credit card be provided to RFCC Chris Howard for administrative purchases, with delegated authority to \$1K</li> </ul>					
	Compliance	G&R Subcommittee meetings	<ul style="list-style-type: none"> <li>The Directors resolved that G&amp;R Subcommittee meetings recommence prior to next Board meeting and that G&amp;R Subcommittee and Finance Subcommittee meet alternatively on the same day as Board.</li> </ul>					
<b>30 April 2019</b>								
	Strategic Business	Nomination to MHBEC Board	<ul style="list-style-type: none"> <li>The Directors resolved to nominate Tim Clune as the ABAs representative on the MHBEC Board of Directors.</li> <li>The Directors resolved that Chris Thomas and Steve Cohen represent ABA on the combined ABA/MHBEC merger implementation subcommittee.</li> </ul>					
	Compliance	HR Policy Review	<ul style="list-style-type: none"> <li>The Board directed that the HR policy review be completed by 30 June 2019.</li> </ul>					
	Finance	RFCS Vic NE 2019-2020 Budget	<ul style="list-style-type: none"> <li>Record of Circular Resolution by email 17/4/2019: The Directors approved the 2019-2020 draft Budget and resolve that it be submitted to the Department of Agriculture and Water Resources in accordance with Reporting Milestone 15 of the current Deed of Grant.</li> </ul>					

Meeting Date	Agenda Item	Subject	Resolution
28 May 2019	Correspondence	DoAWR Deed Variation 6 Additional Contingency Funding 2019/20 \$240K	<ul style="list-style-type: none"> <li>The Directors resolved to sign the Deed of Variation 6 RFCS Programme 2016-2019.</li> </ul>
		DJPR Letter of Agreement Additional funding May 2019 \$180K	<ul style="list-style-type: none"> <li>The Directors resolved for the Chairman to sign the Letter of Agreement.</li> </ul>
	Finance	ABA Finance Reports 30/4/19	<ul style="list-style-type: none"> <li>The Directors accepted the ABA Finance Reports as at 30/4/19.</li> </ul>
	Subcommittee Recommendations	Governance & Risk 30/4/19	<ul style="list-style-type: none"> <li>The Directors of the ABA Board resolved to adopt the revised Governance &amp; Risk Subcommittee Terms of Reference reviewed 30/4/19.</li> </ul>
			<ul style="list-style-type: none"> <li>The Directors of the ABA Board resolved to adopt the reviewed 30/4/19 Conduct &amp; Behaviour policy.</li> </ul>
		Finance Subcommittee 28/05/19	<ul style="list-style-type: none"> <li>The Directors resolved to increase the Wind-Up figure to \$412,628 as at 30/6/19</li> </ul>
			<ul style="list-style-type: none"> <li>The Directors of the ABA board resolved to purchase a vehicle and make available to RFCS.</li> </ul>
	Compliance Activities	Review of CPI Increase	<ul style="list-style-type: none"> <li>The Directors of the ABA Board resolved to increase remuneration by 2.0% in line with Victorian Government Treasury financial statements from 1 July 2019 for 2019 – 2020 year.</li> </ul>
25 June 2019	Correspondence	DoAWR RFCS Income Declaration & Spending Intention 2019/20	<ul style="list-style-type: none"> <li><b>Resolution:</b> The ABA Board approve the Chairman signing the RFCS Income Declaration and Spending Intention 2019-2020 for return to DAWR grants hub.</li> </ul>

		AgVic Ltr of Agreement and Funding Agreement Additional Funding \$320K Dairy Transition	<ul style="list-style-type: none"> <li>Record of Circular Resolution 18 June 2019 by email: The Directors resolve to accept the terms and condition of the Letter of Agreement – Dairy Transition Support Service, and Funding Agreement for additional funding of \$320,000 (excluding GST) for the provision of specialist case management support for dairy farmers in norther Victoria to better co-ordinate, enhance and facilitate industry resources, and that the documents be signed by Chairman Steve Cohen and another director of the Board.</li> </ul>
		Agvic Ltr of Agreement and Funding Agreement Additional Funding \$160K Small Business Rural Financial Counselling.	<ul style="list-style-type: none"> <li>Record of Circular Resolution 18 June 2019 by email: The Directors resolve to accept the terms and condition of the Letter of Agreement – Small Business Financial Counselling, and Funding Agreement for funding of \$160,000 (excluding GST) to deliver financial counselling to small business within RFCS – North East service boundary region, and that the documents be signed by Chairman, Steve Cohen and another director of the Board.</li> </ul>
	Subcommittee Recommendations	Governance & Risk Subcommittee Mtg 25/06/19	<ul style="list-style-type: none"> <li>The Directors of the ABA Board resolved that the Remuneration Subcommittee meet via teleconference in July to commence an all staff remuneration review and report back to Board at August 2019 meeting.</li> </ul>

# RFCS Vic NE & AGBIZ ASSIST STRATEGIC PLAN 2018 – 2022



## Our Vision:

We enable people, business and regional communities to develop solutions, manage change and prosper.

## Our Mission is to achieve this vision and provide:

- Relief, services, support and training to individuals;
- Rural financial counselling services, support, training and mentoring to family businesses, and
- Support, programs and services to regional communities

## Our Vision will be realised through six key strategy areas:

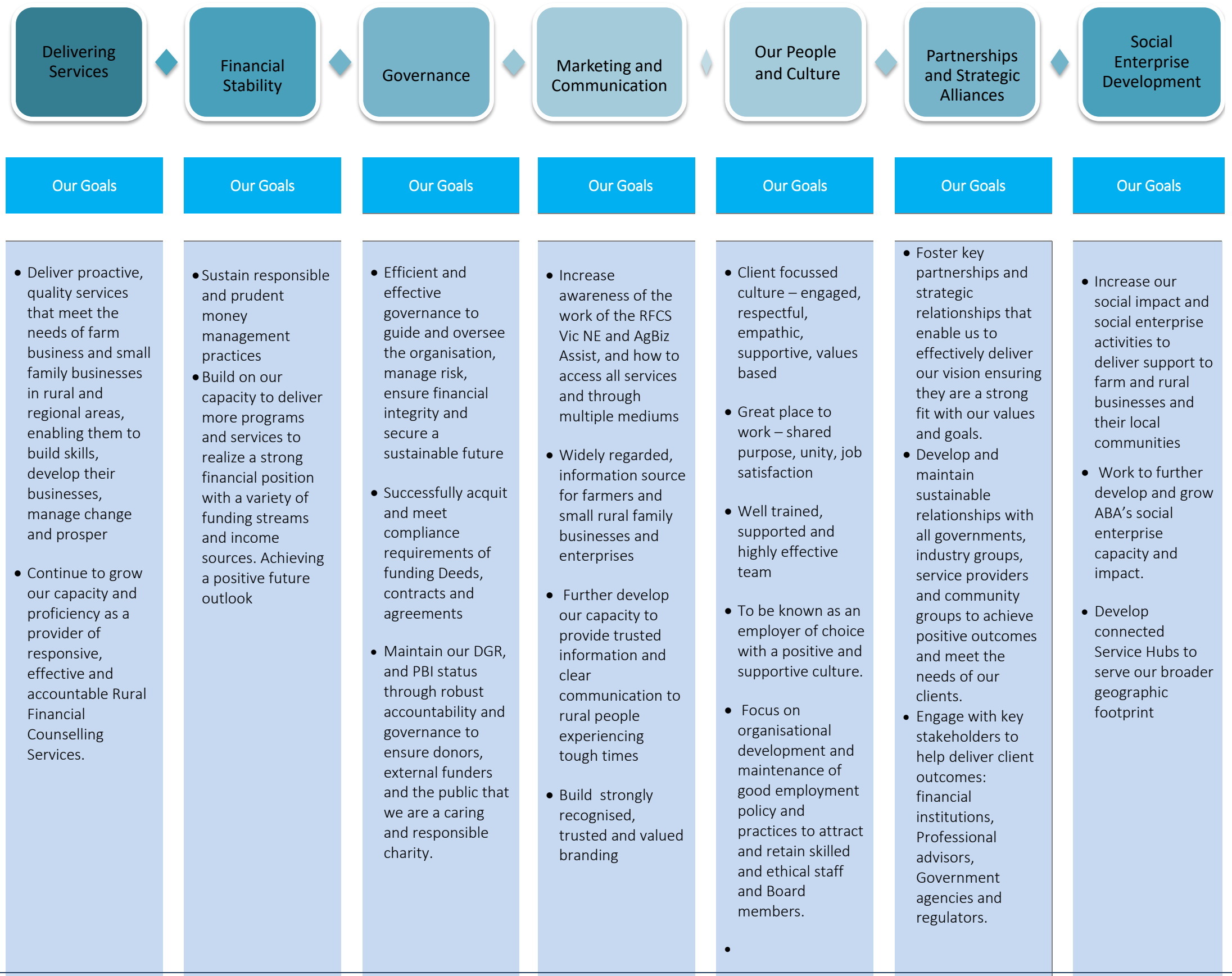
- Delivering Services -RFCS
- Governance
- Financial Stability
- Marketing and Communications
- Our People and Culture
- Partnerships and Strategic Alliances
- Social Enterprise Development

## We will achieve our vision, and deliver on our mission through:

- Contracting with Government, business, industry, community organisations and philanthropic bodies to deliver services and programs
- Raising funds from philanthropic sources, public donations and income from our social enterprise business activities to assist rural people to prosper
- Collaborating with Government agencies, charities, community and industry organisations and regional communities
- Work to improve the lives of individuals, the prosperity of rural industries and small businesses and rural and regional communities.

## Our Values:

- Respect
- Integrity
- Communication
- Positivity
- Team Spirit
- Client Centred
- Caring
- Involvement





AgBiz Assist Ltd Risk Management Plan 2019 -2020

Strategic Risk	Risk Appetite	Risk Identification	ABSENCE OF CONTROLS			Controls Required	Method/s	Accountability	Residual Likelihood	Residual consequence	CONTROLS IMPLEMENTED	Planned Review
			Likelihood	Consequence	Risk Classification						Residual Risk Rating	
Service Delivery	1	Ineffective implementation of RFCS Vic-NE Project Board	LIKELY	MAJOR	EXTREME	*Ensure that the RFCS Vic-NE Project Board are provided with clear charter for RFCS Vic NE process and are provided with governance resources and information *Ensure that sufficient support and monitoring processes are in place and training is provided	P&P,C, T	BOARD	UNLIKELY	LOW	LOW	ANNUAL
Governance and Financial management	1	Inadequate data security and protection	POSSIBLE	MAJOR	EXTREME	*Ensure IT systems and data are protected with robust and up to date security firewalls, virus and anti-malware software *Ensure access to ABA electronic systems are password protected with strong passwords and are regularly changed *Ensure all data is regularly backed up and a copy of backup data is kept off site *Monitor user IT policy and procedure compliance *Staff induction into information security and privacy *Privacy & client information	T,P&P, S, P&M	MANAGEMENT	UNLIKELY	LOW	LOW	ANNUAL
Governance and Financial Management	1	Failure of Board to effectively plan	LIKELY	MAJOR	EXTREME	*Implement strategic plan *Monitor performance against strategic plan *Board to allocated time for strategic planning	P&R	BOARD	UNLIKELY	LOW	LOW	ANNUAL
Governance and Financial management	1	Inadequate financial oversight	POSSIBLE	MAJOR	EXTREME	*Ensure robust financial management policies and procedures are operational and compliant *ABA Finance subcommittee and Governance and Risk subcommittee to provide oversight of the financial system, review of financial policy and procedures and implementation *Ensure sufficient budget is available to upgrade of financial management software and systems and staff training	PS, S, P&M, P&P	BOARD	UNLIKELY	LOW	LOW	ANNUAL
Governance and Financial management	1	Inadequate budget management	POSSIBLE	MODERATE	MEDIUM	*Ensure robust financial management policies and procedures are operational and compliant *Continually monitor and review expenditure against budget *Address and revise budgets and notify key stakeholders as soon as the need for any unbudgeted expenditure outside allowed variances becomes known	P&P, C, P&M, S	MANAGEMENT	UNLIKELY	LOW	LOW	ANNUAL
Governance and Financial Management	1	Fraud and corruption	POSSIBLE	MODERATE	MEDIUM	*Staff induction and training *Code of conduct *Robust financial management policy and procedures *Actively monitor financial statements and processes *National police check and monitor criminal status	P&P,S,PS	MANAGEMENT	UNLIKELY	LOW	LOW	ANNUAL
Health and Safety	1	Ineffective change management	POSSIBLE	MODERATE	MEDIUM	*Change management processes in place to ensure that staff are kept informed and included in decision-making processes *Ensure that any employment processes are open, fair and lawful *Provide HR support and maintain professional supervision *Monitor and manage staff wellbeing and provide additional support and assistance if needed	R, PS, S,P&P	MANAGEMENT	UNLIKELY	LOW	LOW	ANNUAL
Reputation	2	Failure to retain and recruit appropriate qualified personnel	LIKELY	MAJOR	EXTREME	*Actively encourage skilled and qualified candidates to apply for positions with ABA *Don't compromise standards for expediency of filling positions *Provide resources and training to support staff in meeting position requirements and professional development *Retaining and recruiting a suitable Executive Officer *Market ABA as an "employer of choice", the rewarding work we do and emphasise that the work is very attractive to skilled professionals transitioning to retirement and excellent opportunity for professionals who want a change in career	R, T, P&P	BOARD	LIKELY	MODERATE	HIGH	ANNUAL
Health and Safety	1	Failure to provide a safe workplace	POSSIBLE	CATASTROPHIC	EXTREME	*Ensure any new staff are inducted into ABA OH&S policies and procedures and provide policy and procedure manual *Ensure staff workloads are monitored to ensure maintenance of work-life balance *Ensure staff compliance with OH&S expectations *Ensure staff are provided with additional training and support as required *Ensure staff are kept informed of all changes *Ensure staff are engaged in ongoing professional supervision	T, P&P, S	BOARD	RARE	CATASTROPHIC	HIGH	QUARTERLY
Reputation	1	Insufficient resources to deliver agreed services and projects	LIKELY	MAJOR	EXTREME	*Apply a 'real' cost of delivery approach to new opportunities on the basis that ABA is not carrying forward any existing assets *Establish a project control group to oversee implementation of the agreed project or service *Ensure that sufficient funding has been secured prior to signing contracts for new services or projects.	R, C, PS, P&M	MANAGEMENT	POSSIBLE	MODERATE	MEDIUM	ANNUAL
Reputation	2	Ineffective engagement of key stakeholders	POSSIBLE	MODERATE	MEDIUM	*Engage communications and marketing staff/contactors *Formalise a marketing and communications plan *Engage the support of regional networks to assist with local communications *Budget for service transition communications and new marketing collateral for new projects and services	R,P& M,PS	MANAGEMENT	UNLIKELY	LOW	LOW	ANNUAL
Governance and Financial Management	1	Inadequate record management	POSSIBLE	MODERATE	MEDIUM	*Establish and maintain ABA records management policy and procedure, including retention and destruction guidance, as well as specific expectations of agreed service or project provision *Ensure all staff are inducted in and implement record management expectations	P&P	MANAGEMENT	UNLIKELY	LOW	LOW	ANNUAL
Growth/Social Enterprise	4	Failure to grow a profit making arm for ABA	ALMOST CERTAIN	HIGH	EXTREME	*Strategic plan *Business Case-ROI driven activities *Business Development Sub Committee *Business Development resourcing	P&P, T	BOARD	MODERATE	POSSIBLE	MEDIUM	ANNUAL

Method legend: C- Contracts/ agreements, I – Insurance, P&P-Policy &Procedures, P&R- Plan& Review, PS-Professional Services, R-Relationships, T-Training, S-Supervision

## AgBiz Assist Ltd Risk Appetite Statement

Policy Area	Appetite to Accept risk					Strategic Statement
	1	2	3	4	5	
Health and Safety						We are committed to ensuring the health and safety of our staff and others with whom we engage for the purposes of delivering business outcomes.
Reputation						We are committed to working ethically and collaboratively with our stakeholders to deliver high quality outcomes that benefit regional communities. However, we recognise that differences in alignment of aspirations of the business and our stakeholders may arise from time to time.
Service Delivery						We are committed to ensuring the delivery of high quality services.
Growth/Social Enterprise						We are committed to ensuring that we are financially sustainable and secure our services for the future, independent of reliance on the vagaries of single source project funding. As such, we are committed to taking appropriate risks, consistent with our commitment to a safe workplace, our reputation, service delivery and sound governance and financial management to achieve that goal.
Governance and Financial management						We are committed to strong governance and sound financial management to underpin our long term service delivery aspirations.

### Appetite Notes

Very High Appetite	5	We will accept a high risk in the delivery business outcomes
High Appetite	4	We will accept a high level of risk in the delivery of business performance in some cases
Moderate Appetite	3	We will accept a moderate level of risk in the delivery of business performance in most cases
Low Appetite	2	We will not accept risk in the delivery of business outcomes in most circumstances
Very Low Appetite	1	We will not accept risk in the delivery of business performance

## M16 Compliance Statement

I, Stephen Cohen, Chair of AgBiz Assist Ltd t/a Rural Financial Counselling Service Victoria – North East

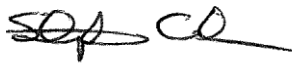
State:

i) that the project activities, carried out by AgBiz Assist Ltd t/a Rural Financial Counselling Service Victoria – North East

for the period 1 July 2018 to 30 June 2019, were in accordance with the Rural Financial Counselling Service Programme 2016-2020 Funding Deed,

and

ii) that this report has been endorsed by the Board or by the Chair on behalf of the Board.

A handwritten signature in black ink, appearing to read 'Stephen Cohen'.

Signature of Chair

Date 30/08/2019

**Stephen Cohen**

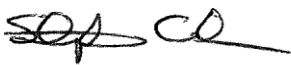
Name of Chair

## M16A Compliance Statement

I, Stephen Cohen , Chair of AgBiz Assist Ltd t/a Rural Financial Counselling Service Victoria – North East

State

i) that the funding received from the Commonwealth of Australia, for the period 1 July 2018 to 30 June 2019, has been spent and acquitted in accordance with the Rural Financial Counselling Service Programme 2016-2020 Funding Deed.

A handwritten signature in black ink, appearing to read 'Stephen Cohen', with a stylized flourish at the end.

Signature of Chair

Date 30/08/2019

**Stephen Cohen**

Name of Chair



AgBiz Assist Ltd Trading As  
**Rural Financial Counselling Service**  
**Victoria–North East**  
ABN 42 120 418 582

**Request for Board Decision - Client Service Extension**

Client ID

Date

RFC Name

Days in service

**Background – (Insert Comment below)**

**Financial position – (Indicates the client's financial position since joining the service)**

- ☐ Improved
- ☐ Unchanged
- ☐ Declining
- ☐ Variable

**Client Action Plan – (Indicates the client's progress with implementing their action plan)**

- ☐ Progressing
- ☐ Fluctuating
- ☐ Not progressing

**Recommendations**

- ☐ Transition from service
- ☐ Extend support

Exit date

Review date

EO Signature  
Date:

Director Signature  
Date: