



AgBiz Assist



ANNUAL REPORT

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EXECUTIVE OFFICER'S REPORT



CHRIS HOWARD

Acting Executive Officer

It is with pride that I present the 2021–22 annual report as AgBiz Assist's Acting Executive Officer, the year has been both very rewarding and challenging on many fronts. Whilst I have been in a senior managers position within the organisation for many years, its not until you are thrust into the Executive Officer position that you truly understand the complexity and the difficulties that small community based not for profit companies navigate. Reassigning clients under case management, restructuring functions and work areas and settling the team following the loss of ten positions at the end of June was our first priority. Along with the implementation of the new RFCS program, Salesforce client management and reporting system and HR systems required significant focus. Significant effort was invested in staff training, embedding and synchronising systems, data input and reporting, fault rectification, and operationalisation of new systems across the organisation. COVID 19 lockdowns and restrictions continued to impact on staff requiring them to work from home, organisational development, and service delivery with limited opportunities to meet face to face throughout the year. Despite the many challenges we continued to successfully deliver our funded programs, Rural Financial Counselling, Dedicated Dairy Support, Rural Skills Connect, two wine industry support programs and the Drought Communities Small Business Support Program. We were very pleased that the small business program was refunded for 12 months to end of December 2022 and now known as the Regional Small Business Support program. Funding uncertainty is very stressful for staff and clients, we look forward to this program continuing on and becoming an ongoing support service for our rural small businesses.

We also worked closely with stakeholders, rural suppliers, and famers in the Upper Murray to distribute re-seeding funds and vouchers to fire impacted landholders and farmers throughout the year. Feedback from a recipient was that "AgBiz was the only charity to ask us what we wanted and how we wanted to receive the support, so good".

ABA continued to work closely with community health-based bushfire case managers to maximise client recovery outcomes and to avoid duplication of services and support and conflicting information provision. Many of our bushfire effected clients are still in temporary housing and are struggling to secure permanent housing, securing housing replacement is financially and personally stressful.

AgBiz Assist was also successful in receiving funding through the Mazda Foundation for a Farmer Wellbeing program and a significant bushfire recovery grant of \$2.3million to improved mobile connectivity in fire effected rural areas of Towong and Alpine Shires. These two new programs also required a substantial amount of time planning for and setting up systems and developing delivery documentation, evaluation, and reporting. The Farmer Wellbeing program will work closely with local health agencies.

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EXECUTIVE OFFICER'S REPORT

CONT.

All the services and programs we provide are complementary and interconnected when combined, help to achieve better outcome and service experience for our clients and their communities.

We also said goodbye to several staff during the year, we say thank you and wish Andrew, Brian, and Edith all the best in the next chapters of their careers and lives.

Thank you to NRRA and AgVic their staff for their ongoing support and program funding. Thank you also to Bushire Recovery Victoria, FRRR, Mazda Foundation, Towong Shire, Gateway Health for the funding and support.

Thank you to the AgBiz Board for all your patience, guidance and support as I stepped in and out of the Executive Officer position especially over past five months.

An enormous thank you to the senior managers for stepping up and taking on new and additional roles along with me and to all our staff who did a tremendous job supporting clients and delivering programs during the year. I particularly wish to acknowledge the Executive Team for the work they did supporting me to lead the organisation; thank you Pam, Lynda, Richard, and Maryanne. Thank you also to Lyn for ongoing work implementing and managing the new Client Management System and to the admin team who keep the wheels turning behind the scenes, I particularly wish to acknowledge Suzie who supported me in the Shepparton office. Most importantly a huge Thankyou to Nerida who provided me with invaluable mentoring and support whilst she was away on leave, we wish her well and look forward to her return in August. I reiterate Nerida words last year "it is the people make that make AgBiz Assist such a great place to work.

Chris Howard
Acting Executive Officer

BOARD CHAIR REPORT



STEPHEN COHEN

Board Chair

2021-2022 proved to be another year of unexpected challenges; the strength and capacity of AgBiz Assist was put the test throughout 2021-2022. Our business continuity planning and our people's ability to adapt and succeed shone through. Following a harrowing year of supporting bushfire impacted clients, enduring the uncertainty a funding round for our core programs, ongoing COVID 19 restrictions, and managing the onboarding of 15 new staff at the start of the year and retrenchment of 10 staff at the end of the year. By July 2021 our staff were exhausted and looking forward to a less challenging year. However, July 2021 commenced with our Executive Officer taking extended leave following the sudden and tragic death of her partner. Senior staff stepped up to temporarily fill the executive position and backfill management roles. The EO fully returned to her position in September. In January she notified the Board that she would need to take six months leave of absence, commencing 1 February for medical reasons. Given the length of time, senior staff were formally appointed to acting positions and EO delegations transferred to the Acting Executive Officer. Despite this potential major disruption to business and ongoing COVID 19 impacts, ABA continued to meet all its governance obligations, corporate responsibilities, successfully delivered its programs and projects, and implemented a significant new project and maintained strategic partnerships.

1 July 2021, saw a change to the Australian Government's governance of the Rural Financial Counselling Service (RFCS) from the Department of Agriculture, Water and the Environment (DoAWE) to the new National Recovery and Resilience Agency (NRRA). This is the first machinery of government change that the RFCS has experienced, the RFCS has been administered by the agriculture portfolio for well over 30 years. Whilst it was sad to lose our direct connection to the agriculture department, the NRRA has proven to be a positive move for the RFCS and Rural Small Business Support (RSBS) programs as a big part of our work is supporting farmers and small rural businesses recover from natural, economic, and personal disasters. The NRRA broadly has a focus on preparedness which is an area that we believe the RFCS and RSBR programs could have a greater role in the future as the communities and people we support are faced with more volatile climatic and economic conditions. On behalf of the AgBiz Assist Board I wish to thank DoAWE and their staff for all the support they have provided to our service and RFCS / RSBS programs over the many years. We have all worked collaboratively together to support farmers and businesses in rural Australia. We look forward to continuing our working relationship with the NRRA, who have been advised of an impending machinery of government change where NRRA will be combined with Emergency Management Australia and form a new agency. On the behalf of the Board, I wish to thank NRRA, their Director General and staff for their work transitioning RFCS / RSBS into the new agency and the support they have provided throughout the year. We look forward to working with them again this coming year and with the new Agency.

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BOARD CHAIR REPORT

CONT.

Despite all the challenges and changes, ABA achieved a lot through the year. The new Salesforce based reporting program was implemented and with the new Deeds the Board also reviewed and implemented new Board reporting and monitoring tools to improve the oversight and governance of the business. This was especially important as we have many more programs that need separate reports and many also need individual audits. We were very pleased that after many years of trying, a farmer wellbeing program now sits within the service. A major achievement for the year was the awarding of the "Rural Connectivity for Recovery and Resilience" project grant of \$2,293,000 from the Department Industry, Science, Energy and Resources under the Black Summer Bushfire Recovery program. Likewise, the extension of the Rural Small Business Support Program was very pleasing.

Due to the disruption to the executive team and ongoing COVID 19 restrictions, the Board focused on mentoring and up skilling newly appointed Board members as they moved into Board leadership roles (Deputy Chair and convener of the Governance and Risk (G&R) sub-committee) consolidating business planning work and supporting the Acting Executive Office and the management team. This year Director Dr Tim Clune resigned from the Board. Tim had been on the Board since 2011 and made a significant contribution with his background in Agriculture and governance and risk, leading the G&R subcommittee for many years. On the Behalf of the Board, I thank Tim for his service, the positive impact he had on the Board operations, and technical advice to the executive when required.

Once again, I convey the Board's thanks and appreciation for the effort and huge amount of work and care that all our staff contributed again this year. I especially wish to thank Chris Howard for taking on the executive officer's position twice during the year without notice. Chris did an excellent job, providing stability and leadership to the organisation under ongoing uncertain and difficult conditions. Likewise, to the executive team, Pam Shephard our Finance Manager for supporting Chris and the other managers, doing her own job and taking on the oversight of the Re-Seeding project, Lynda Wilson who kept the Board and organisational governance and compliance on track, and for her support to Chris, the Board and the executive team, to Richard Raymond who backfilled Chris's role as well providing ongoing HR and organisational development support. We also thank Nerida Kerr for providing mentoring and project support to Chris and executive assistance support to the Board in May and June during her leave of absence; we look forward to supporting her return to the executive officer position in the coming year.

Thank you to my fellow Board members for your input and guidance you provided the organisation over the past year. I am also looking forward to regularly meeting in person again, whilst virtual meetings got the job done, it is harder to achieve the in-depth level of discussion and build Board capacity and relationships electronically.

Again, I thank our funders to the National Recovery and Resilience Agency, Agriculture Victoria, Bushfire Recovery Victoria, the Mazda Foundation, Department Industry, Science, Energy and Resources, Foundation for Rural and Regional Renewal, Towong Shire (check the year), Victorian Chamber of Commerce and Industry, and Border Trust and their staff for all the support they have provided to AgBiz Assist.

Stephen Cohen
Chairman

ABOUT US

Goulburn Murray Hume Agcare Ltd (GMHA) was formed in June 2006 as a non-profit company limited by guarantee. GMHA was formed as an amalgamation of three regional member groups, Goulburn Valley Agcare Inc. (GV Agcare), Murray Valley Rural Industries Assistance Group Inc. (MVRIAG), and North East Agcare Inc.

In May 2010 MVRIAG ceased to be incorporated and resigned their membership of the organisation. In August 2014, the North East Agcare Group Inc changed its registered name to Alpine Valleys Community Leadership Inc. (AVCLI). AVCLI provides a skills-based program that develops leadership capacity of people and organisations in North East Victoria under the Alpine Valleys Community Leadership Program (AVCLP). AVCLI and GV Agcare have two appointed Directors on the AgBiz Assist Board.

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

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

In May 2016, GMHA changed its company name to AgBiz Assist Limited (ABA). On 16th March 2017, AgBiz Assist Limited registered its charitable services under the business trading name AgBiz Care.

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



2021/2022 HIGHLIGHTS

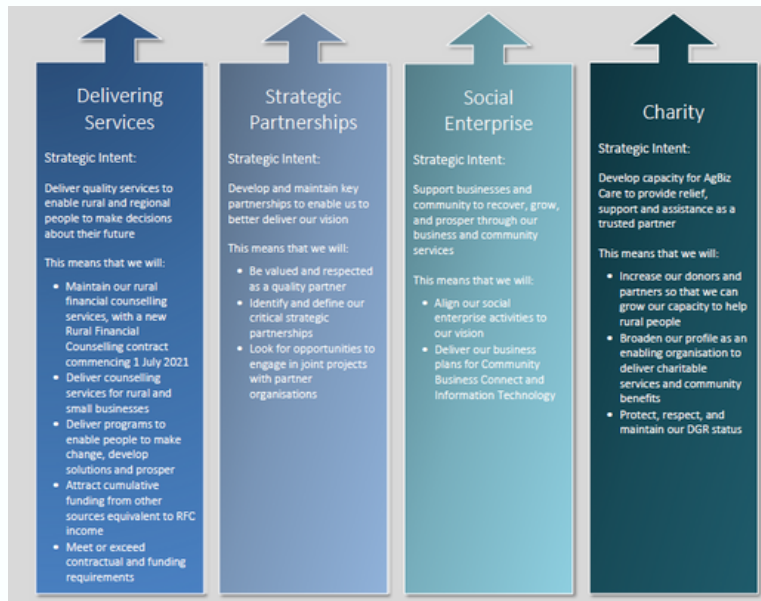
Proudly providing service in Victoria's North East for 35 years

555 New Clients Seeking Assistance	 Dedicated Dairy Support Program Completed	\$2.8mil Funding secured
138 Businesses Assisted	735 Current Clients Seeking Assistance	250 ^{**} Farming Enterprises Assisted
16 Funded projects undertaken	 ReSeeding the Upper Murray Project Completed	124 Referrals from other Agencies
100% Compliant	14 Local Government Area's serviced	100% Client Satisfaction

Feedback and Client Outcomes guide our measures of success
Our sustainability depends on the service we offer.

** A number of farming enterprises will have a number of clients linked to that enterprise.

OUR STRATEGIC FOCUS



Deliver quality services to enable rural and regional people to make decisions about their future.

Develop and maintain key partnerships to enable us to better deliver our vision. Support businesses and community to recover, grow, and prosper through our business and community services.

Develop capacity for AgBiz Care to provide relief, support and assistance as a trusted partner.

PEOPLE & CULTURE

Strategic Intent - Continue to be valued as an employer of choice.

This means that we will - have a business structure that enables us to effectively deliver our vision. Continue inclusive and respectful staff engagement. Encourage staff and board participation in continued learning and development.

GOVERNANCE

Strategic Intent - Effective and efficient governance to guide and oversee the organisation, mitigate risk and secure a sustainable future.

This means that we will - be 100% compliant with external contractual obligations. Be 100% compliant with statutory obligations. Be 100% compliant with internal obligations. Have a board succession plan in place.

Our Brands



MAJOR PROGRAM OVERVIEW

✓ Rural Financial Counselling

The Rural Financial Counselling Service (RFCS), Victoria NE provides no-cost, intensive, individualised, confidential and independent support to primary producers, fishing enterprises, forestry growers and small rural businesses that directly support farm enterprises experiencing or at risk of financial hardship. The RFCS service can assist in identifying opportunities for improvement, adjustment or change through financial counselling, planning and support services.

✓ Regional Small Business Support

The Assist Small Biz Regional Small Business Support program provides financial counselling and related services to small regional businesses facing hardship due to natural disasters such as drought and fires, economic downturn, business disruptions or changes in circumstances. These can result in reduced turnover, low profitability, tight cash flow, unpaid debtors/creditors and difficulty accessing finance. Support is also available for Businesses seeking access to government support programs, grants or other assistance. Our locally based no cost Small Business Support Specialists are available to help develop the best pathway forward. With an actionable, tailored-made plan in place, businesses are more likely to be successful in recovering from a crisis or setback.

RURAL FINANCIAL COUNSELLING SERVICE

A Client Story

Under the assistance of the Rural Financial Counsellor, the client was successful in applying for the Farm Household Allowance and the accompanying Financial Improvement Agreement.

During these difficult times for the client, the RFC provided support as the client transitioned from farm business owner to employee and could no longer access the RFCS program or FHA.

The client's mental health has improved significantly, with the RFC's support being one of the key driving factors in their mental recovery. The client is now more resilient than he was before. He is rewarded for what he brings to his farming role, a good nature, life and farm experience, and a strong work ethic. Most importantly, the client now feels valued in his role and removed from the difficult circumstances.

PROGRAM OVERVIEW

✓ Farmer Wellbeing Support

The Farmer Wellbeing Support Program has been created to engage with farmers, farming families, and farm workers to raise awareness of the available mental health and support services.

Raising awareness minimises economic, environmental, and social impacts on rural and regional communities and improves overall well-being. A dedicated staff member can visit or simply chat over the phone and discuss the support that can assist.

Our service is:

- Personal – Our Farmer Wellbeing Coordinator is available to speak and meet with clients.
- Engaged – Dedicated to wellbeing, personalised, understanding and compassionate.
- Supportive – We can assist in identifying the correct support to our clients.

✓ Rural Connectivity for Recovery and Resilience

Community Business Connect, part of the AgBiz Assist group, has been awarded \$2.3mil grant funding from the Australian Government for the Rural Connectivity for Recovery and Resilience Project.

Following the 2019/2020 Black Summer Bushfires, CBC identified an urgent need to improve mobile signal quality in the bushfire-affected areas of Towong and Alpine Shires, where blackspot prevention programs are unlikely to assist in the near future. Faced with the challenge of solving the unique issues experienced by those in rural communities and with post-disaster community recovery in mind, the Rural Connectivity for Recovery and Resilience Project (RCRR) was developed. This funding from the Australian Government will enable the distribution and installation of no-cost Mobile Signal Boosters to residences in low-coverage areas identified within the Alpine and Towong Shires.



✓ Rural Skills Connect

Rural Skill Connect Program provides pathways for farmers, their family members, and farmworkers in North East Victoria to acquire new skills and qualifications to strengthen employment prospects now and in the future. The program assists to access funding to cover training, qualifications, and licencing costs.

SOCIAL ENTERPRISE

COMMUNITY BUSINESS CONNECT

Through the 2022 period a number of milestones helping to put CBC on the map as a socially conscious, community focused technology provider. After securing 50k in funding from Gateway Health, CBC embarks on a mobile signal booster pilot program in Nariel Valley, establishing close ties with Towong Shire Council and ReConnect Communications . The ongoing success of this pilot program leads to a further 50k of funding to be secured from Border Trust, obtained via a competitive grant process, which will allow CBC to replicate these works in another needy community within Towong shire.

While delivering the pilot program and continuing to grow commercial revenues, efforts continue behind the scenes on securing more substantial funding. Late in 2022, the organisation achieves a major milestone and secures over \$2.3M in funding for a major mobile signal booster and education program to be delivered to over 500 homes across bushfire impacted communities within Alpine and Towong Shires, confirming CBC and the AgBiz group as a legitimate large-scale technology solutions provider.



**COMMUNITY BUSINESS
CONNECT**

***A CERTIFIED
SOCIAL ENTERPRISE
YOUR COMMUNITY
CONNECTED***

OUR VISION

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

OUR MISSION

We provide relief, services, and support to enable individuals and businesses in rural and regional communities to build resilience and thrive.

OUR VALUES

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

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



OUR BOARD

The Board held 8 ordinary Board meetings and 3 special Board meetings during the 2021 – 2022 financial year, as well as the Annual General Meeting held on 30th November 2021.

Our RFCS Project Board also met on 9 occasions, 5 subcommittee meetings were held.

In addition to attending their nominated subcommittee, Directors were welcome to attend all subcommittee meetings.



STEPHEN COHEN

Chairperson
GV Agcare Member Director



PETER GRAY

Company Secretary
GV Agcare Member Director



TIMOTHY CLUNE

Independent Director



SHANE CRISPIN

Independent Director



WAYNE DONEHUE

AVCLI Member Director



CHRIS HOWE

Independent Director



JOHN LAZAROV

Independent Director



KAREN MORONEY

Independent Director



CHRIS THOMAS

Independent Director



DAVID VAUGHAN

Independent Director

OUR TEAM



NERIDA KERR
Executive Officer



CHRIS HOWARD
Acting Executive Officer



**JAN
BARNED**



**HEATHER
BIDGOOD**



**MARYANNE
BLACK**



**JOHN
BLACKLEY**



**DAN
FEWSTER**



**CARL
FRASER**



**MALCOLM
GILIES**



**SARAH
HELY**



**BRIAN
HINNEBERG**



**ANDREW
HIPWELL**



**SUZIE
JACOBS**



**CLINT
KILDAY**

OUR TEAM



**SERGE
MINICOZZI**



**JIM
MOLL**



**JACKIE
MORGAN**



**EDITH
NICHOLLS**



**WARWICK
PHILPOTT**



**COLIN
RAWNSLEY**



**RICHARD
RAYMOND**



**TIM
ROEBUCK**



**KATE
SCRIVEN**



**KERYN
SHEATHER**



**DARREN
SECOMB**



**LYN
SHANNON**



**STEVE
VIA NT**



**LYNDA
WILSON**



**ALBERT
ZITO**

FINANCIAL REPORT

A copy of the audited financial statements for the year ended 30 June 2022 is available upon request from the head office at Wodonga.

FUNDING CERTIFICATION

I, Stephen Cohen in my capacity as Chairperson for AgBiz Assist Ltd hereby certify that the funding has been acquitted in accordance with the deed of grant for the past financial year.

Stephen Cohen
Chairperson

Date:

ACKNOWLEDGEMENTS

AgBiz Assist Ltd acknowledges with thanks the contribution of the following organisations over the 2021-2022 financial year:

FUNDING BODIES

Australian Government
Victoria State Government
National Emergency Management Agency
Department of Agriculture, Water and the Environment
Agriculture Victoria
Bushfire Recovery Victoria

IN-KIND SUPPORT

Belmores
Mazda Foundation
Foundation for Rural & Regional Renewal (FRRR)
Border Trust
Victorian Chamber of Commerce and Industry
Rotary Clubs of Australia

AgBiz Care relies on our communities and their generous support.

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



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AgBiz Assist is funded by the Victorian and Australian Governments.



AgBiz Assist