



AgBiz Assist



ANNUAL REPORT

TABLE OF CONTENTS

1

Board Chair Report

3

Executive Officer's Report

5

About Us

6

2022/2023 Highlights

7

Our Strategy, People and Culture, Governance

8

Program Overview

12

Our Vision, Our Mission, Our Values

14

Our Board, Our Team

17

Financial Report, Funding Certification

18

Acknowledgments

BOARD CHAIR REPORT



STEPHEN COHEN

Board Chair

The 2022–2023 year presented AgBiz Assist with another year of challenges; testing the strength and resilience of our organisation. Our ability to adapt and excel was again put to the test as we navigated a turbulent year of challenges and change.

On 2nd August 2022, we welcomed Nerida back to the Executive Officer position in a part-time capacity, as the role was shared with the Acting Executive Officer Chris Howard for the duration of the year. The Board supported this arrangement because of the strong and cooperative working relationship Chris and Nerida had demonstrated during her absence and gradual return to work. Chris retained oversight of service delivery and public relations whilst Nerida resumed her senior position, concentrating on governance, reporting, policy, and compliance. Despite some initial concerns the arrangement worked exceptionally well, especially so when yet another major natural disaster impacted our regional and client base in October 2022. After reviewing the organisation's response to multiple disruptions to the Executive Officer function, the Board introduced a permanent Second in Charge (2IC) role. This Board appointed function is now incorporated as an enduring delegation for finance and executive decision making within the Board and finance delegations' policy.

Widespread and prolonged flooding and storm events impacted the majority of our service region, and once again AgBiz Assist immediately pivoted our services to food support and recovery. Chris led the response for ABA and remained the public face of the organisation during the initial flood recovery phase, until the Board granted him the opportunity to work for Emergency Recovery Victoria (ERV) for 12 months, commencing February 2023. The Board supported Chris' application to work with ERV because of the experience and knowledge he will bring back to ABA on his return and that it also enables our other talented staff to act in senior roles. On behalf of the Board, we wish to acknowledge and thank Chris for all the work that Chris did in the acting EO's role and for the exceptional job he did leading the flood recovery effort.

At November 2022 AGM, Directors Shane Crispen, and long-term Director, Peter Grey completed their directorships with ABA. Thank you to Shane for his time and input to the Board. A big thank you to Peter Grey for his many years of service on the Board. Peter provided Board members and staff with his considered guidance, knowledge, wisdom and support since the company's inception and member organisation GV AgCare prior. Three new and highly skilled Directors were appointed onto the ABA Board, and Greg Bourke and Fiona Marshall remain members. Again, I wish to thank all Board members, past and present, for their work and commitment they provide to ABA.

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BOARD CHAIR REPORT

CONT.

The successful Rural Small Business Recovery program, and Rural Skills Connect, which were funded under bushfire and drought recovery programs, were concluded. Unfortunately, despite a lot of effort, additional Government funding was not forthcoming, resulting in the departure of several staff members. On behalf of the Board, I wish to acknowledge and thank the staff who worked to deliver these programs.

This year the Board was pleased to observe Community Business Connect's (technical services social enterprise) steady and continued commercial growth, along with the role out of the bushfire recovery connectivity grant program.

In May 2023 the Board decided to provide governance assistance to retain the services of another local not for profit organisation in the region, thereby ensuring continuity of Startup Shakeup (SUSU). Three of ABA's Board members took up directorship of the SUSU Board following the resignation of their Board members. ABA has commenced working in collaboration with SUSU to continue to deliver complementary services to small businesses in the region.

Further, in May 2023, we were notified of yet another machinery of Government change that will see the RFCS program returning from National Emergency Management Agency (NEMA) back to the Department of Agriculture, Forest, and Fisheries. The change of agency was key agenda item at the National RFCS Chairs' and Executive Officers' Conference that RFCS Project Board Convener, Director Karen Moroney and I attended with Executive Officer Nerida Kerr in Canberra. We were pleased to be advised that some of the RFCS team from NEMA were going to DAFF along with the program. Some continuity is important when going through another change so close to the end of this current RFCS Program term. On behalf of the Board, we wish to thank both the NEMA and AgVic RFCS program funding and for supporting ABA with additional contingency funding to support our clients during the flood recovery period. We look forward to working with DAFF again.

My report concludes with appreciation for all ABA staff, recognising their exceptional service delivery under challenging natural disaster circumstances throughout the year.

Stephen Cohen
Chairman

EXECUTIVE OFFICER'S REPORT



NERIDA KERR

Executive Officer

I am pleased to return to the Executive Officer position after an unexpected and extended break.

Firstly, I wish to acknowledge and thank Chris Howard for taking on the Executive Officer position for the second time in twelve months without notice. Chris did an exceptional job under some very difficult circumstances. Likewise, the management staff who stepped up into Chris's role and the executive team for the support they provided to him. I also wish to thank Chris and the Board for the ongoing support they provided to me whilst I was on leave, as I transitioned back into the role, and for supporting Chris and I sharing the Executive Officer position for six months. This worked especially well when the region was hit with widespread flooding. Chris took on the public face role for AgBiz Assist and oversaw the flood response, whilst I focused on governance and management. In February, Chris took leave to work with Emergency Management Victoria for 12 months. Hence this required Richard Raymond and Maryanne Black to again act in executive and the Rural Financial Counselling Coordination roles. A big thank you to Richard and Maryanne, likewise Lynda Wilson and Pam Shephard who have supported Chris and me throughout the year under very disruptive and challenging circumstances. To the delivery team, administration and Community Business Connect social enterprise crew, I express my thanks for all the work and support you provided during the year.

A highlight for the year was the roll out of the Rural Connectivity for Recovery and Resilience program that is now well underway. The program enables the installation of mobile connectivity boosters into homes, at no cost in bushfire impacted areas with poor mobile coverage, in the Towong and Alpine Shires. Feedback from recipients has been very positive and quoting life changing outcomes. Likewise, the finalisation of the very successful Rural Small Business Recovery program and Rural Skills Connect program. Sadly, neither program received further funding and we had to say goodbye to some of our valued staff members, which is always hard. The ongoing dedication and professionalism of all our delivery staff is always a highlight, and they all came to the fore again this year assisting farm and rural small businesses to recover from multiple natural disasters and changes in economic conditions and circumstances. Thank you to the RFC, small business, wellbeing, rural skills and wine industry recovery teams, and the all-important administration staff for all their work and support.

Cont...

EXECUTIVE OFFICER'S REPORT

CONT.

There were more changes ahead with the second machinery-of-Government change, resulting in the Rural Financial Counselling Program being transferred from the National Emergency Recovery Agency back to the Department of Agriculture, Forests, and Fisheries. I attended the National RFCS Chairs' and EOs' Conference in Canberra, where the changes were outlined, with little disruption to the current program expected. The conference also highlighted the RFCS' important role in facilitating farmer wellbeing when assisting people experiencing situational distress, and the need for farmer wellbeing services to be integrated in with RFCS as suicide and poor mental health remains an ongoing issue for farmers and their families throughout Australia. Small business support services were also highlighted as an ongoing need within the RFCS. Drought preparation, climate variability, commodity outlooks, and program updates also featured.

Finally, I thank NEMA and AgVic for the funding and contingency funds they provide to AgBiz Assist that enables us to deliver the much-needed programs to our clients, and a big thank to their staff who give us so much guidance and support. To our other government, philanthropic and community funders, and our customers who purchase services through our social enterprise, thank you.

Whilst funding uncertainty remains a challenge in the future, we will all continue to work together to ensure that AgBiz Assist and Startup Shakeup, who has joined our group, endure and thrive for the benefit of the communities we serve in the future.

Nerida Kerr
Executive Officer

ABOUT US

AgBiz Assist (ABA), formerly Goulburn Murray Hume AgCare Ltd (GMHA) was established in June 2006 as a non-profit company limited by guarantee. GMHA was formed as an amalgamation of three regional rural financial counselling member groups, Goulburn Valley Agcare Inc. (GV Agcare), Murray Valley Rural Industries Assistance Group Inc. (MVRIAG), and North East Agcare Inc. AgBiz Assist and its founding organisations have continually provided rural financial counselling and other supports services in the region since 1991.

In May 2010 MVRIAG ceased to be incorporated and resigned their membership of the organisation. In August 2014, the North East Agcare Inc group changed its registered name to Alpine Valleys Community Leadership (AVCL). AVCL 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). AVCL 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 now Rural Financial Counselling Service Victoria – North East the company with funding from the Federal and Victorian State Governments predominantly provides rural financial counselling services to primary producers, fishers, and small rural businesses experiencing financial hardship in the North East, Murray Valley, Goulburn Valley and Campaspe regions of Victoria.

In 2014, GMHA established a new trading arm called AgBiz Assist. AgBiz Assist as a social enterprise that trades commercially to support the financial sustainability of the organisation and provide services and support to assist the Company to fulfill its mission and charitable 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). In 2017, AgBiz Assist Limited registered its charitable services under the business trading name AgBiz Care.

In 2020 the social enterprise trading name was changed to Community Business Connect and we also registered Assist Small Biz as our small business support delivery arm. In May 2023, Startup Shakeup joined our group, it remains a separate company with shadow Board members, and we are working collaboratively to deliver services in the region. ABA operates under a Board of management comprising member representatives and independent directors drawn from private sector, industry and community groups and government agencies.



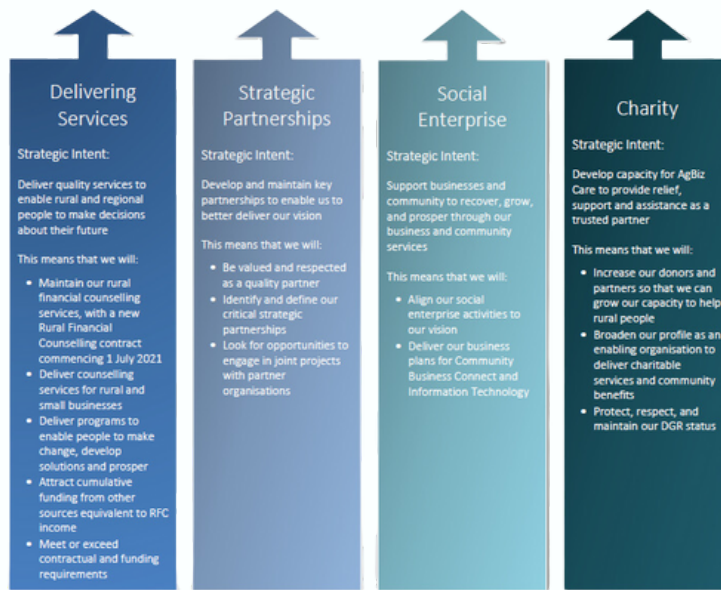
OUR YEAR IN HIGHLIGHTS

835 New Clients Seeking Assistance	 Regional Small Business Support Program Completed	4732 RFCS Client meetings
\$5000 AgBiz Care Immediate Assistance Vouchers Distributed	1235 Total Clients Assisted	487 Flood Impacted Rural Clients Assisted
12 Funded projects undertaken	 Rural Skills Connect Program Completed	425 Referrals from other Agencies
100% Compliant in our reporting requirements	223 Rural Skills Connect Participants	99% Client Satisfaction

Proudly providing service in Victoria's North East for 35 years
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 and have a board succession plan in place.

Our Brands



PROGRAM OVERVIEW



Rural Financial Counselling Service - Victoria North East

The Rural Financial Counselling Service (RFCS), Victoria NE, is dedicated to offering invaluable support to primary producers, fishing enterprises, forestry growers, and small rural businesses directly associated with farm enterprises experiencing or at risk of financial hardship. Our free services, which include intensive, individualised, confidential, and independent assistance, aim to guide clients through financial crises, identify opportunities for improved profitability, enhance financial well-being and resilience, or facilitate a dignified exit.

We assist clients navigate financial stress by analysing their financial positions, discussing life goals, supporting decision-making, enhancing financial knowledge and skills, developing viable options, assisting with access to support programs, providing guidance on loan and/or refinance options, offering negotiation support (including farm debt mediation), and making referrals to other professional service providers.

As we entered the 2023 financial year, RFCS Vic North East faced a landscape for farming businesses of favourable seasonal conditions, and strong commodity prices across most sectors, excluding wine grapes and certain horticulture segments. During this period, our services were primarily sought for business and enterprise restructuring, succession planning, business planning related to finance and risk management, ongoing bushfire recovery, and management of existing RFCS case-managed clients.

In October 2022, our region encountered unprecedented rain events, resulting in the largest flooding event recorded in most areas of the North East Region. Prolonged flooding and multiple storm events caused extensive damage to farmland, farm businesses, small businesses, homes, livelihoods and community infrastructure. Our service quickly transitioned, our service provision moved from predominantly case management to transactional support, focusing on flood response, assistance, and recovery. Initially established at our Shepparton office, our flood assistance drop-in centre relocated to multi-agency flood recovery hubs as community centres were established; and a presence was maintained until June 2023.

Throughout this challenging period, RFCS Vic NE actively participated in relevant community and agency recovery events, maintained representation on local, regional, and state recovery committees, and responded to the overwhelming demand for flood recovery assistance grants and loans.

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

We implemented innovative approaches, mobilising staff to assist with discussing flood grant eligibility, gathering flood grant support documentation, assisting with submission and supporting clients in various formats—electronic, face-to-face, in-office, at flood hubs, during farm visits, and through pop-up mobile assistance services. Throughout this period we also raised awareness and linked clients to additional flood support services.

Our commitment persists, with ongoing case management for existing clients and additional recovery assistance for those transactional clients returning for support. This year has been exceptionally demanding, yet our dedication to serving the community remains unwavering.

PROGRAM OVERVIEW

Rural Connectivity for Recovery and Resilience

The Social Enterprise Community Business Connect, through funding from Bushfire Recovery Victoria continued to deliver the Rural Connectivity for Recovery and Resilience program (RCRR). By the end of the year, nearly 200 homes had enrolled in RCRR, with almost 100 installations already completed and a growing number in progress. The escalating interest in the program highlighted a compelling need to expand the project's reach, prompting the inclusion of all areas within Alpine and Towong Shire. Additionally, in response to robust demand from each Local Government Area (LGA), Indigo Shire Council was incorporated into the program's scope.

A program officer was engaged to expedite delivery of the education component and capture a greater amount of post installation survey data. To facilitate wider awareness and increase the number of registrations, program awareness was reviewed and renewed as we approach the final stage of delivery.

Regional Small Business Support

The Regional Small Business Support Program demonstrated significant success in providing crucial on-the-ground assistance to small businesses during the 2023 Financial Year, particularly in response to the October 2022 flood emergency. Small Business Counsellors actively engaged in community outreach, dedicating a total of 269 hours to events like Recovery Hubs and Business Victoria's Small Business Bus Outreach Days.

In the face of economic challenges, many small businesses grapple with the decision to persist or cease operations due to insufficient profit growth and limited federal funding, especially impacting sole traders affected by the 2022 floods.

The organisation invested 705 hours in client engagement, encompassing face-to-face interactions, client meetings, and community outreach. RSBS Counsellors played a crucial role as front-line workers during the 2022 flood disaster, aiding businesses in completing applications for Business and Community Support Flood Recovery Grants. The Regional Small Business Support program effectively assisted with essential recovery during this period, concluding with 156 clients serviced under client service agreements.

PROGRAM OVERVIEW CONT.

✓ Farmer Wellbeing Support

Throughout the 2023 Financial Year, the Farmer Wellbeing Program (FWP) has achieved notable success, emphasising community-led recovery efforts and successfully reaching farmers beyond the typical scope of the Rural Financial Counselling Service (RFCS). Stakeholder engagement meetings have garnered strong commitment and interest, fostering program promotion and support.

Specifically addressing flood recovery, Moira Shire has employed staff to provide targeted information in flood-affected areas, while Campaspe Shire operates "pop-up" sessions, enhancing service visibility and support. The FWP's active involvement in local community events has extended its reach and network, emphasising its essential role in community engagement.

The outreach service remains a vital contributor to the program's accomplishments, with effective promotion driven by community engagement, stakeholder meetings, and connections with various groups. Attending farmer events organised by Local Government has resulted in a total of 1,334 engagements, reflecting diverse interactions with agencies, communities, non-client farmers, government entities, and non-government organisations.

✓ Rural Skills Connect

The Rural Skills Connect (RSC) Program successfully linked farmers, their families, and farm workers with skill development pathways, fostering employment opportunities and community resilience after the 2019-20 Bushfire events. The program offered training to the rural communities that were in a geographically convenient location, allowing basic training in financial literacy, and other essential skilled pathways to possible off-farm employment or to simply value add to their own enterprise, or upskill the family managing the farm business.

In Corryong and the Upper Murray regions, the RSC Program enrolled 223 clients, with 85% completing at least one training course. Program statistics from May 2021 to December 2022 include 224 completed courses, with 10% of return participants completing multiple courses. The program offered diverse courses addressing community-specific needs such as Responsible Service of Alcohol, Hygienic practices for Food Safety, White Card in Construction, Chemical Safety, Machinery operation inc Forklift, Heavy Ridged and Civil Construction, farm office skills expansion including financial software packages in Xero, MYOB and Microsoft Excel for beginners and Excel Intermediate.

Hosting training events in the local community produced the flow on effect of economic benefit and social impact for farmers, their families and their workers by supplying local engagement opportunities in the community.

PROGRAM OVERVIEW CONT.

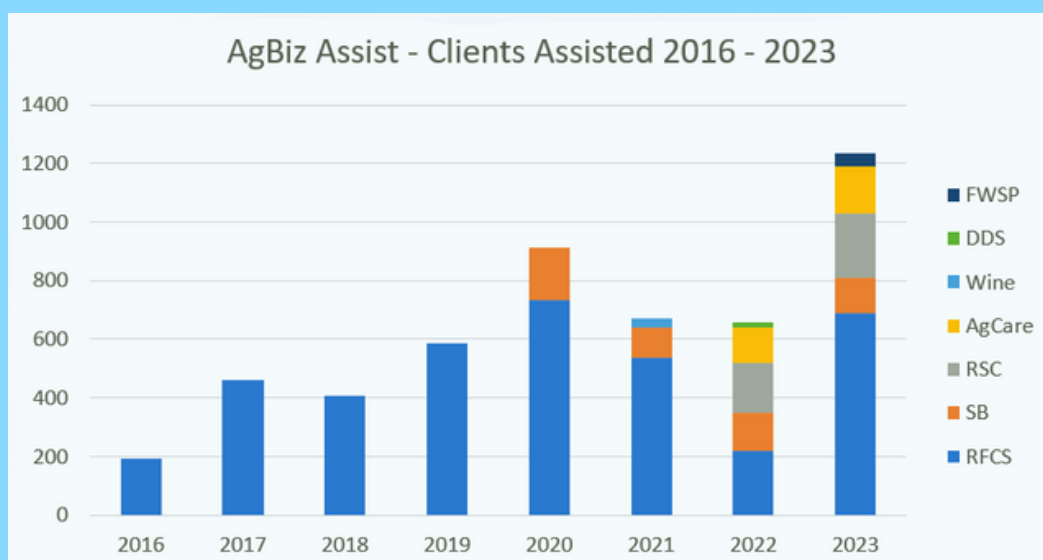
✓ NORTH EAST WINE ZONE

AgBiz Assist played a crucial role in overseeing three initiatives within the North East Wine Zone (NEWZ) as part of Federal and State government-funded projects responding to the 2020 bushfires. The primary focus of the federally funded program, known as Full Bottle, was to conduct a series of workshops aimed at promoting best practices in sustainable agriculture. This effort sought to enhance the adoption of sustainable agriculture practices and build the capacity to implement them effectively. The program successfully organised twelve workshops and sponsored six scholarships for participation in the Australian Wine Research Institute's (AWRI) Advanced Winemaking and Viticulture Courses.

Agriculture Victoria allocated two rounds of funding for NEWZ, primarily geared towards bushfire recovery initiatives. These initiatives encompassed strategic planning, fortifying grower resilience, and enhancing the ability to navigate future risks. The funding was disbursed in two stages spanning the years 2021, 2022, and 2023.

During the first stage, five workshops and a forum were conducted, featuring industry-focused workshops and keynote speakers. Additionally, a Strategic Priority Statement covering the years 2022 to 2025, a Crisis Management Plan, and an Industry Strategic Plan were formulated for NEWZ.

The objective of the second stage funding was to implement the recommended activities outlined in the strategic plan. This phase aimed to establish a process supporting the Crisis Plan, fostering communication, and coordination with support organisations and government entities to activate their assistance during and after adverse events.



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 organisation, 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 seven ordinary Board meetings and one special general meetings during the 2022 – 2023 financial year, as well as the Annual General Meeting held on 29th November 2022. Our RFCS Project Board also met on seven occasions. Six 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



WAYNE DONEHUE

AVCLI Member Director



CHRIS HOWE

Independent Director



KAREN MORONEY

Independent Director



JOHN LAZAROV

Independent Director



GREG BOURKE

Independent Director



DAVID VAUGHAN

Independent Director



FIONA MARSHALL

Independent Director



SHANE CRISPIN

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**



**SUZIE
JACOBS**



**CLINT
KILDAY**



**SERGE
MINICOZZI**



**JIM
MOLL**

OUR TEAM



**JACKIE
MORGAN**



**WARWICK
PHILPOTT**



**COLIN
RAWNSLEY**



**RICHARD
RAYMOND**



**TIM
ROEBUCK**



**KATE
SCRIVEN**



**DARREN
SECOMB**



**LYN
SHANNON**



**STEVE
VIA NT**



**LYNDA
WILSON**

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

FINANCIAL REPORT

A copy of the audited financial statements for the year ended 30 June 2023 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 2022-2023 financial year:



Australian Government



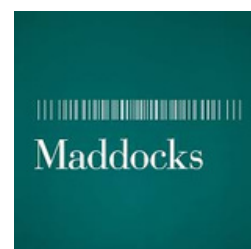
Australian Government
Department of Agriculture,
Fisheries and Forestry



Australian Government
National Emergency Management Agency



CLAYTON UTZ



AgBiz Assist also works closely with our Councils and Shire's.



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AgBiz Assist is funded by the Victorian and Australian Governments.



AgBiz Assist