



**AgBiz Assist**

2021

ANNUAL

REPORT

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# EXECUTIVE OFFICER'S REPORT



**NERIDA KERR**

*Executive Officer*

On reflection, the 2020 –21 year would be one of the most challenging, rewarding, and difficult years AgBiz Assist has ever experienced post bushfires, and the ever-present and constantly changing COVID 19 lockdowns, safety concerns and restrictions. The year followed on from six months of intensive bushfire response and recovery work resulting in the organisation and our staff being overstretched and exhausted from huge workloads, and stressed from COVID 19 unknowns, constraints and rules that drastically changed the ways we could work and assist our clients.

Following a large injection of additional funding at the end of 2019–20 financial years, our rural financial counselling service, small business support services, charity, and management and administration teams underwent significant expansion. AgBiz assist doubled in size in a short space of time, with recruitment, induction and training all taking place on-line or with very limited personal contact with new staff. We were amazed by the calibre and talent of the staff we were able to attract and how well they fitted into their teams with the support and encouragement they received from managers and their experienced teammates.

With such a significant expansion in staff numbers, the Shepparton office was moved to larger premises and the Wodonga office reorganised to cater for more staff, just in time for the next series of lockdowns and work from home orders. All staff were equipped and supported to work remotely wherever it was possible for them to do so. IT systems were changed to cloud and mobile platforms, and infrastructure was upgraded to enable staff to work remotely. However, the lack of connectivity, access to service, digital literacy and no IT prevented many of our clients from being able to receive support electronically. This required our staff to see clients in COVID safe community hubs, drive long distances to our offices or see people in outdoor settings when restrictions allowed, likewise assisting clients electronically was difficult and time consuming. Our staff did an incredible job under very challenging conditions.

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# EXECUTIVE OFFICER'S REPORT CONT

AgBiz Assist, being a primarily government funded community organisation that is highly reliant on service delivery contracts as the reason we exist and our income source, went through a grant application process again this year. This round was particularly stressful because of the lateness of the grant process that didn't open until November and closed mid-December, and reduced core funding available to the Northeast Victoria region, being less than previous Deeds due to program changes. It was the same amount we received in 2008 for a much smaller region. Added to that the State Government delayed its budget process until late November due to COVID 19 and our core RFCS Victorian funding contract expired on 31 December 2020. The State funding was renewed but there was no agreement in place between the Australian and Victorian Government that guaranteed co-funding for the RFCS program, hence funding was subject to the outcomes of the May budget, and like the Australian Government, it was the basic amount of 15% of the core RFCS funding plus the coordinator's position and some training. It was with much happiness and relief that on 23rd April 2021, Minister Littleproud notified us that we were successful and granted AgBiz assist core RFCS funding for the next three years. However, there was no announcement in relation to bushfire recovery contingency funding, nor any announcement on the continuation of the Drought Communities Small Business Support Program (DCSBSP). This meant that by late April we were facing a significant drop in funding levels for the coming year, and more than half our staff would need to be made redundant and many remaining staff would have their work hours reduced; it was a very stressful situation for everyone.

In May the Prime Minister announced the establishment of the National Recovery and Resilience Agency (NRRA) to be led by Hon. Shane Stone AC QC. The administration of the RFCS program would be moved from the Department of Agriculture, Water, and the Environment (DoAWE) to the NRRA as of 1 July 2021.

Funding uncertainty continued until late May when we were notified of the extension of DCSBSP for a further six months, we received some additional bushfire contingency funding, the Victorian Government approved the extension of the Dedicated Dairy Support program, we received Rural Skills Connect funding, and we were successful with some other short term contract work. This meant that staffing would be reduced by 11.2 FTE and ten people would need to be made redundant on 30 June 2021. A sad and difficult day for both the people receiving notice and for the managers who had to tell people their job was not being continued. However, we were able to retain twenty-five skilled staff to continue with our work and deliver on our mission.



# EXECUTIVE OFFICER'S REPORT CONT

Despite all the challenges, we had some really positive achievements. For the first time ever we had the resources to employ and effectively implement marketing and communications across the services, updating websites, program promotion, and engaging in social media. Via our Charity AgBiz Care, we received \$500,000 from Bushfire Recovery Victoria to assist bushfire effected farmers and landholders to re-seed their pastures. We were also successful with a grant to assist the wine industry recover from and manage future smoke taint events and were accepted as a provider of business mentoring with the Victorian Chamber of Commerce and Industry. In May we renamed our social enterprise to Community Business Connect and started trading as a community telco provider.

Following the Board's presentation of the organisation's new Strategic Plan, management and staff commenced a planning process to operationalise the Plan's strategic pillars and enablers. To do this we went through an agile planning technique commonly used in the IT sector that sets a 20-year goal and commenced working back to the immediate tasks. This work is continuing into the coming year.

Thank you to DoAWE (and all their former names) and their staff for supporting the RFCS program in our region for the past 29 years, and we look forward to working with Shane Stone and the new team at the NRRRA. Thank you to the Victorian Government for their ongoing support and the staff at AgVic and Bushfire Recovery Victoria. Thank you to the AgBiz Board for all your guidance and support again this year under such testing conditions.

A very big thank you to all our wonderful staff who did an incredible job again this year. You all worked so hard under such trying and difficult circumstances and achieved so much for the organisation and our clients. I particularly need to acknowledge the Management Team for the work they did supporting me and their teams throughout the year; Chris, Pam, Lynda, Jan, Richard, and Dan - thank you so much. Likewise, Sara for guiding our planning work and Lyn for taking on the development and implementation of the new CMS. So many other staff also stepped up and provided leadership and mentoring and went over and above their job requirements to help clients and colleagues throughout the year. Thank you one and all. The people make this such a great place to work, and I look forward to the coming year and the end of COVID 19 restrictions.

*Nerida Kerr*  
*Executive Officer*

# BOARD CHAIR REPORT



**STEPHEN COHEN**

*Board Chair*

The 2020-2021 year tested the strength and capacity of the whole organisation in many ways throughout the year, responding to client demands whilst managing multiple changes and all the difficulties that the COVID 19 pandemic caused.

At the end of 2019-20 financial year, AgBiz Assist received a significant amount of additional funding to provide added bushfire and COVID 19 recovery support, that resulted in the organisation doubling in size in a matter of months. This placed enormous strain onto management and administration staff, and I wish to acknowledge their immense efforts to recruit, induct, resource, and train so many new staff, all under COVID 19 lockdown restrictions. Once all the new staff were in place and settled into their roles, AgBiz Assist's organisational capacity was greatly increased and enabled us to renew and expand our service offering, electronic communications, and service promotion.

However, doubling the size of the organisation and the ongoing pandemic also exposed a number of key risks, as our systems and governance compliance structures were developed for a small organisation with minimal administration and management support. The larger company required new management structures, systems, policies and procedures to be developed and implemented, including a full review of our HR, remuneration and performance management and OH&S compliance, policies, and procedures. COVID 19 restrictions also resulted in many staff not being able to enter Victoria or attend the office; hence, we shifted all our financial and management system to cloud based platforms.

In March 2020 our long-standing auditor Malcolm McLean advised of his retirement and that Kilara Partners would not continue to provide company auditing services. In May the Board subsequently appointed Mogg Osborne, (now known as Moggs Accounting & Advisory,) as our new company auditors.

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# BOARD CHAIR REPORT CONT

They were able to visit the office once to conduct a preliminary 2019– 2020 audit before COVID 19 restrictions forced us to complete the full company audit by electronic means during August and September 2020, which was practically difficult because of the complex nature of our multiple funding sources and reporting requirements. Once again, the audit outcomes were very positive for both financial and governance compliance, with only minor system improvements recommended and all of which have been implemented this year. This was a very pleasing result for AgBiz Assist as it reflects our ongoing commitment to strong governance and financial management as the new auditors conducted thorough systems testing and questioning of executive staff and the company's external accountants.

Despite the Board's inability to meet in person throughout the year, it has continued its attention on organisational development and engaged Susan Benedyka, principal consultant with the Regional Development Company, to review and renew the organisation's Strategic Plan. The planning process was accomplished electronically over two months and resulted in the development of a clear plan that focuses on achieving long term organisational financial and capability sustainability, quality service provision and governance standards, and growing the impact of our social enterprise and charity.

This year the Board also welcomed Shane Crispen as a Member Director following the resignation of Deborah Corbett. Shane is an experienced community board member with an extensive training and development background, adding new skills to the Board. Further Board changes are on the horizon as two long-serving Directors, founding member Chris Thomas and Dr Tim Clune, have advised that they will not be seeking renomination. This has prompted the Board to re-examine what skills and experience we need to effectively guide delivery on the new Strategic Plan.

By far the biggest challenge AgBiz Assist's staff and Board faced this year was the ongoing uncertainty of future Rural Financial Counselling Service (RFCS) funding, exacerbated by delays in the RFCS Program tender process, very late notification of successful applicants and then waiting for the Victorian Government budget to confirm program funding. Whilst we were very pleased to be awarded the RFCS program for Northeast Victoria region for a further three years, the level of core funding on offer is financially unsustainable if we are reduced to an RFCS only delivery organisation. We welcomed the additional contingency and bushfire funding and the extension of the Drought Communities Small Business Support Program for a further six months, and likewise, the core funding from the Victorian Government, with notification received just before the cut-off date for redundancy notification. Sadly, there was insufficient funding to maintain all the staff and ten people were made redundant and others had their hours reduced. A very difficult ending on top of a very difficult year overall. However, we look forward to continuing the valuable support we provide to farmers, small business, and the wellbeing of rural communities.

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# BOARD CHAIR REPORT CONT

On behalf of the Board, I offer our thanks and appreciation for the enormous amount of work, effort, and care that our staff contributed again this year, especially under such uncertain and difficult conditions.

Once more, I thank my fellow Board members for your input and guidance you provided the organisation over the past year, albeit under virtual means.

Thank you to the Department of Agriculture, Water and the Environment, AgVic and their staff for all the support they have provided to the RFCS program and our service over the nearly 30-years journey of service provision in our region, and we very much look forward to working with the National Recovery and Resilience Agency on the new program.

Likewise, I thank our other funders and supporters including Bushfire Recovery Victoria, Victorian Chamber of Commerce and Industry, local governments, and community organisations.

*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.

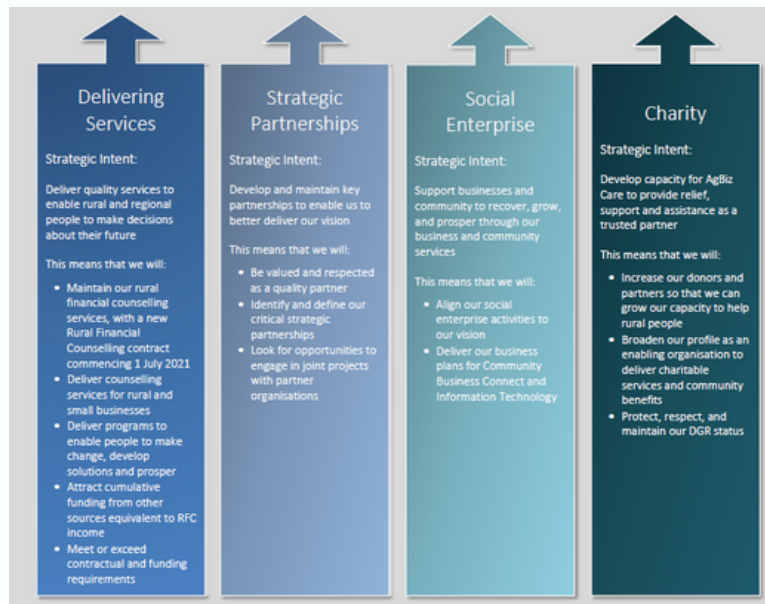




# 2020/2021 HIGHLIGHTS

<b>300</b> New Applications	<b>174</b> Client Referrals	 Dedicated Dairy Support
<b>15</b> Staff Members	<b>500</b> Assisted Clients	<b>\$100k</b> Eligible Funding awarded
<b>15,594</b> Hours Spent meeting with Clients	 ReSeeding the Upper Murray	<b>100</b> Client Visits

# OUR STRATEGIC FOCUS



## 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



# OUR VISION

We assist rural and regional communities to successfully manage change.

# OUR MISSION

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

# OUR VALUES

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

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







# OUR BOARD

The Board held X ordinary Board meetings and X special Board meetings during the 2020-2021 financial year, as well as the Annual General Meeting held on 30th November 2021. Our RFCS Project Board also met on 9 occasions. There were no subcommittee meetings between July and December 2019 so between January and June 2020 Governance & Risk met on 2 occasions, with 3 meetings each for the Business Development and Finance Subcommittees. 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



**DEBORAH CORBETT**

AVCLI Member Director



**TIMOTHY CLUNE**

Independent Director



**CHRIS HOWE**

Independent Director



**CHRIS THOMAS**

Independent Director



**JOHN LAZAROV**

Independent Director



**KAREN MORONEY**

Independent Director



**DAVID VAUGHAN**

Independent Director



# OUR TEAM



**NERIDA KERR**  
*Executive Officer*



**CHRIS HOWARD**  
program Manager



**JAN BARNED**



**HEATHER BIDGOOD**



**MARYANNE BLACK**



**JOHN BLACKLEY**



**BERT EASTOE**



**DAN FEWSTER**



**CARL FRASER**



**MALCOLM GILLIES**



**SARAH GREIG**



**SARA HELY**

# OUR TEAM



**BRIAN HINNEBERG**



**ANDREW HIPWELL**



**ROBERTA HORNE**



**CLINT KILDAY**



**LUKE MCLENNAN**



**SERGE MINICOZZI**



**JIM MOLL**



**JACKIE MORGAN**



**EDITH NICHOLLS**



**KIM PETERSON**



**WARWICK PHILPOTT**



**COLIN RAWNSLEY**

# OUR TEAM



**RICHARD RAYMOND**



**TIM ROEBUCK**



**KATE SCRIVEN**



**DARREN SECOMB**



**LYN SHANNON**



**PAMELA SHEPPARD**



**JOHN STEER**



**STEVE VIAN**



**SUE WHEILDON**



**LYNDA WILSON**



**ALBERT ZITO**

# FINANCIAL REPORT

A copy of the audited financial statements for the year ended 30 June 2021 is available upon request from the head office at Wodonga.

## FUNDING CERTIFICATION

I, Stephen Cohen of 73 Tatura-Undera Road, Tatura VIC 3616, 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 2020–2021 financial year:



**Australian Government**



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**