



AgBiz Assist
ANNUAL REPORT

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BOARD CHAIR REPORT



STEPHEN COHEN

Board Chair

Reflecting on the 2023-24 year, AgBiz Assist experienced a less frantic year for our support services. Whilst the follow-on impacts and recovery from the devastating flood and storm events continued for our clients, the pace was less frantic for our rural financial counsellors once the final flood grant claims finished mid-July.

From 1 July 2023 the RFCS program returned to the Department of Agriculture, Forests and Fisheries from the National Emergency Management Agency. However, it was a seamless change with key personnel transferring with the program and many of the people we had worked with before still in the same section of DAFF.

Unfortunately, no new funding for the rural small business support program was able to be secured for this year. Some of the staff continued to provide short term assistance to the RFCS team with the final flood grants claims, but we were unable to keep them on. On the behalf of the Board, I wish to thank the small business program staff for their work assisting rural small businesses recovery from the impacts of bushfires, drought, COVID 19, and floods. Sadly, the need is still there but the program funding is no longer available. Disappointingly, the Victorian Small Business Flood Recovery program was awarded to a national organisation.

Once again, program funding and organisational financial sustainability became a focus for the Board and the organisation when the Minister for Agriculture announced that the RFCS program funding agreements would be extended for a further two years. This was both good and bad news for our service, good it gave another two years of RFCS delivery, but bad news it was at the same low funding level. This situation was alleviated when we were successful in receiving RFCS contingency funding to continue providing recovery support to flood impacted farm businesses. Likewise, the extension of the Rural Connectivity Recovery and Resilience Program for another 12 months, that is being delivered by the Community Business Connect team whilst they also work towards growing the connectivity and IT based social enterprise.

On the behalf of ABA Board, I wish to acknowledge and thank the various State and Australian Government Minister, Departments and the agencies who fund and support the work of our organisation, especially our long-term funders, the Department of Agriculture, Fisheries and Forestry and Agriculture Victoria.

The Board turned its focus to planning for long-term financial sustainability and commenced the development of a new strategic plan, with a focus on service delivery and social enterprise development. The Board is working towards making significant organisational changes that will separate our service delivery and charitable work, from our social enterprise and commercial activities. Strategic planning is continuing into the next financial year and it is being supported by pro bono legal support from Deloitte Legal, who are reviewing our business structure and Constitution to ensure governance and operational compliance.

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BOARD CHAIR REPORT

CONT.

Staff changes continued this year. Executive Officer Nerida Kerr returned to her full-time role from 1 July 2023, and Chris Howard's leave to work for Emergency Recovery Victoria on flood recovery in the Campaspe region was extended until 30 June 2024. Richard Raymond and Maryanne Black maintained their higher duty support roles throughout the year. Chris Howe stepped into the role of volunteer managing director for StartUp ShakeUp company that ABA worked in parallel with throughout the year to deliver programs to the community.

At November 2023 AGM, long term Member Director, Wayne Donehue, completed his directorship with ABA. A big thank you to Wayne for all his knowledge, time and input to the Board over many years. Anthony Griffiths joined the Board, he brought an array of governance, farming, community and public service experience to the Board. ABA is fortunate to have a diverse and committed Board with skills and experience in agriculture and small business, professional services, governance, and corporate and community group management around the Board table. Thank you to all Board members, past and present for the contribution provided to ABA.

On the behalf of the Board, I express my thanks and appreciation to all the ABA staff worked to support the organisation and deliver all ABA services and programs.

The ABA Board is looking forward to finalising our current strategic planning process. We have identified opportunities for greater investments in social enterprise activities to increase organisational and financial sustainability. Transitioning a community-based business in rapidly changing operational and economic circumstances will take time and careful stewardship. Our Board and people have the capability, so we are all looking forward to a more secure and prosperous future for our staff, clients and the rural communities we support.

Stephen Cohen
Chairman

EXECUTIVE OFFICER'S REPORT



NERIDA KERR

Executive Officer

2023-24 was another full year filled with challenges, opportunities, highlights, and some difficult times. The extension of two significant programs, the Rural Financial Counselling Service (RFCS) and the Rural Connectivity for Recovery and Resilience (RCRR,) gave us surety to continue service delivery but posed shortfalls in funding. We were thankful for the ongoing support of our Agriculture funding bodies, who provided flood recovery and operational contingency funding to enable the maintenance of RFCS program delivery capacity for this year. Likewise, the budget for the RCRR program was varied by the Australian Government to accommodate the extension period and ensure the successful delivery of the program, and to ensure that we could help as many people as possible receive improved mobile connectivity.

It was difficult saying goodbye to members of the small business team who worked very hard to support our regional small business recovery from drought, fire, COVID 19 shutdowns and multiple flood events after the program funding ran out. Our flood recovery Wellbeing Officer position also finished up during the year, despite its uptake from farmers and the successful outcomes. Thank you to Suzie Jacobs, an ongoing staff member who had the skills and expertise to step into the position and do an excellent job. Fortunately, with the additional RFCS contingency funding, Suzie was able to return to her client support role. Chris Howard extended his leave to continue working in Flood Recovery with Emergency Management Victoria; we look forward to Chris's return in July. This meant that acting management positions were extended for a further six months, and again, I wish to thank Maryanne and Richard for supporting both the RFCS Coordinator role and organisation management during the year.

For myself returning from extended leave and all staff enduring many years of natural disaster response fatigue, organisational and program expansion and retraction, the constant COVID 19 rule changes and family and workplace disruption, we, like so many other workplaces, needed to redefine what business as usual now was. To do this we engaged Cynthia Mahoney and Dr Kristy Howard to take us through informative and reflective processes to understand why and to collectively identify what staff needed from each other to embody a redefined workplace culture, internal workplace values and identify opportunities for organisational growth. We are continuing to embrace the process, cultivate collective objectives, and foster organisational development. This work will put us in a stronger position as we continue to go through organisational change, and the inevitable uncertainty of another RFCS program tender process next year. It's always a difficult and unsettling time, the buildup during the application process and then waiting to hear if we have been successful for both service delivery continuity and job security.

Ongoing organisational sustainability is an enduring priority, ever increasing costs, compliance requirements and diminishing program funding levels with set annual increments and reduced opportunities to secure new program funding. Maintaining services, retaining skilled staff and ensuring organisational and financial sustainability remains a key focus for the Board and management staff.

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EXECUTIVE OFFICER'S REPORT

CONT.

There were many highlights during the year. As always, the incredible feedback we get for people we have helped throughout the year, the RFCS, Wellbeing support, the difference to people's safety, and their personal and business connectivity after receiving a mobile phone booster, the help we provide across all our programs can be life changing for many. I am always very proud to be part of such a terrific organisation, powered by great people who care and collectively we really do make a difference. Likewise, working with the Board to develop a new strategic plan and engaging with staff to create a more sustainable future for the organisation and our ability to fulfil our mission.

AgBiz Assist is all about people. We support people through business decision making, to recover from the effects of natural disasters and difficult times. We support people to run their business by providing training, connectivity, and IT. We support peoples' wellbeing and their communities, assist local organisations that support rural industry and communities.

It is our skilled and caring people that provide so much help and support to rural people and their communities. I wholeheartedly thank our RFC, Wellbeing, IT, community engagement and support teams for the work they have done again this year, and the administration and governance team for all their work supporting the organisation. Thank you also to the ABA Board for the leadership, guidance and assistance given throughout the year.

Once again, I thank DAFF and AgVic for the program and contingency funds provided to AgBiz Assist to enable us to assist our clients, and thank you to the Department staff who work alongside us. Likewise, the other government, philanthropic, and community funders and the people who purchase from our social enterprise, thank you.

Whilst we, like so many other community-based organisations and our clients, are finding it tough going in the current economic circumstances. I, like our Board, are optimistic about the future, all working together to secure a bright future for AgBiz Assist and the people and communities we serve.

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



564

Flood Impacted
Rural Clients Assisted

744

Total Clients Assisted

220

New Clients
Seeking Assistance

100%

Compliant in our
reporting requirements

21

AgBiz Care
Immediate
Assistance
Vouchers
Distributed



Farmer
Wellbeing
Program
Completed

350

Mobile Boosters Installed

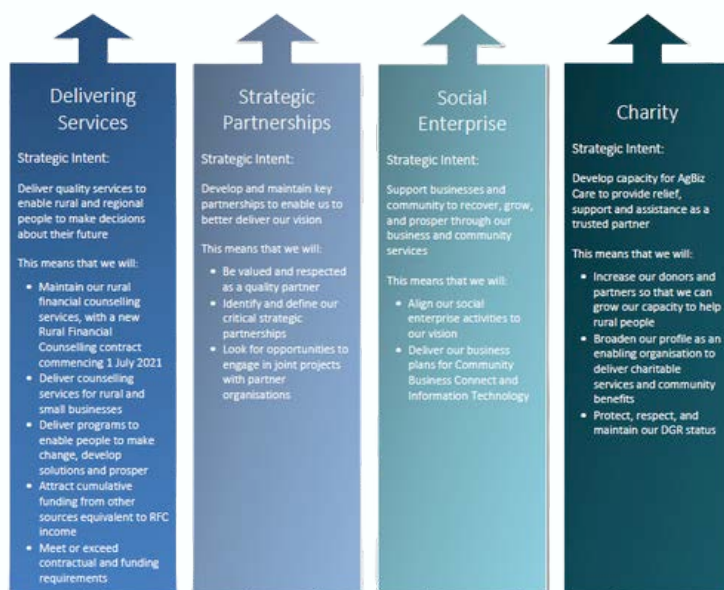
2026

RFCS Client
Meeting

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 STRATEGY



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, plays a critical role in supporting primary producers, fishing enterprises, forestry growers, and small rural businesses closely connected to farm enterprises that are facing or at risk of financial hardship. Supported by the Australian and Victorian Governments, offering a free, independent, and confidential service, RFCS helps clients navigate financial difficulties, enhance profitability, and build resilience. Key services include in-depth financial analysis, goal-setting, decision-making support, and access to financial assistance programs, as well as negotiations on loans and farm debt mediation.

As we entered the 2024 financial year, RFC's continued to focus on addressing needs of flood-affected farmers in the region. Many clients were still finalising flood grant applications, appeals, and loans, while managing the high costs of restoring infrastructure and pastures. These financial strains were compounded by challenges such as suppressed stock prices, rising interest rates, and increasing input costs.

The RFCS team remained actively involved in flood recovery efforts, attending community events, collaborating with recovery service providers, and representing the service on local, regional, and state recovery committees. These efforts allowed RFC's to respond to the growing requirement[MB1] for financial assistance and provided ongoing support to clients through challenging times.

Despite these challenges, the RFCS team continued to deliver a high standard of professional service delivery, supporting each other through demanding periods. Seasonal conditions showed improvement during winter and spring, but autumn rainfall fell below the long-term average, leading to earlier-than-usual stock feeding in the eastern regions.

In May, our RFCS successfully hosted the Victorian Rural Financial Counselling state conference, which was well-received by attendees, guest speakers, and Ag Vic. The conference provided an opportunity for further collaboration and showcased the high level of professionalism within the RFCS community. May 2024 also marked the closure of financial assistance for flood grants, allowing Rural Financial Counsellors to refocus on servicing both existing and new case-managed clients.

Our Clients are our success.....Outcomes of a case study

The long-term relationships between families and the Rural Financial Counselling Service (RFCS) has been instrumental in navigating the challenges faced since the 2009 Black Saturday bushfires.

Over 14 years, the RFCS provided critical support at key moments, from securing Farm Household Allowance to alleviating financial strain and facilitating mediation during a complex family dispute.

Beyond financial assistance, the RFCS played a vital role in emotional support, offering referrals to mental health professionals and serving as a steady, reliable resource through their recovery journey.

PROGRAM OVERVIEW

Rural Connectivity for Recovery and Resilience

Community Business Connect's Rural Recovery for Recovery and Resilience program, funded through Bushfire Recovery Victoria, continued to deliver and install mobile signal boosters and provide communications education for bushfire impacted regions all throughout 2024.

The previous expansion of the program footprint into all areas of Towong, Alpine, and Indigo Shire's, coupled with the rapidly spreading positive feedback, saw almost 500 homes register, with almost 350 of these now having been completed as June 30. The program aims to complete over 750 mobile booster installs before program end in March 2025 and is well on track to deliver.

Feedback from the program has been excellent. Post-installation survey results not only showed consistent, dramatic improvement in mobile connectivity but also a sharp increase in the mental health and well-being of program recipients. Participants report a substantial improvement in their understanding of available connectivity solutions and confidence in their preparedness for any future natural disaster.

FARMER WELLBEING PROGRAM

The Farmer Wellbeing Support Program (FWSP, finalised in December 2023, has been instrumental in addressing the physical, emotional, and social challenges faced by primary producers in Victoria's flood-affected regions. A program designed to combat the aftermath of the October 2022 floods, a dedicated a Farmer Wellbeing Support Officer (FWSO) offers personalised support to individuals in the RFCS delivery area. Key objectives included reducing isolation, promoting mental health awareness, and facilitating access to community and professional services. Over the year, 51 farmers formally registered for support, and a total of 427 farmer engagements were recorded. Community-focused initiatives such as events and workshops strengthened recovery efforts, creating vital connections among farmers, community groups, and stakeholders.

The successful delivery of the program achieved significant milestones, such as fostering community-led recovery, engaging new farmer audiences, and ensuring visibility through strategic promotional efforts. Challenges, including ongoing mental health concerns, recovery delays, and bureaucratic hurdles, underscored the enduring trauma of the floods. Nonetheless, FWSP's collaborative approach with local governments, community organisations, and stakeholders provided effective support and established a legacy of resilience. As the program concludes, its impact reflects the importance of dedicated outreach and the continued need for similar initiatives in disaster recovery efforts.

PROGRAM OVERVIEW

FRRR Community Wellbeing

The FRRR Community Wellbeing Program (CWP) has been a cornerstone of its efforts to support the well-being of rural and regional communities in 2024. Focused on promoting social connection, mental health, and resilience, the CWP implemented diverse initiatives, including community events, mental health awareness campaigns, and one-on-one support for individuals impacted by financial and environmental hardships. The program demonstrated significant reach and engagement, enabling AgBiz Assist to connect vulnerable populations with essential resources, foster a sense of belonging, and encourage proactive measures for mental well-being.

Throughout the year, the CWP strengthened its partnerships with local organisations and stakeholders, driving collaborative efforts that maximised the program's impact. The initiatives were well-received across the communities, addressing pressing issues like isolation, access to support services, and economic challenges.

WE WERE PROUD TO DELIVER.....

The 2024 RFCS State Conference

The 2024 RFCS Victoria State Conference, held in Carlton from May 8-10, provided an invaluable opportunity for professional development, networking, and knowledge sharing among rural financial counsellors and industry professionals. With 36 attendees, including representatives from RFCS Vic West, RFCS Gippsland, and RFCS Vic NE, the conference featured expert speakers, insightful discussions, and relevant content tailored to the evolving challenges faced by rural businesses. Key topics explored included third-tier lending, finance contacts, AFCA, behavioural activation, and carbon-related information. Attendees highly rated the event, with 19 out of 25 survey respondents expressing excellent overall satisfaction. Many cited the well-structured agenda, engaging speakers, and valuable networking opportunities as standout elements that contributed to the event's success.

The conference fostered strong engagement between participants and speakers, facilitating meaningful connections and knowledge-sharing that will continue to support professional growth and service excellence. Attendees appreciated the opportunity to interact directly with industry experts, gaining insights and practical strategies applicable to their work with rural clients. Informal networking opportunities, such as social events, helped strengthen relationships and collaboration among RFCS teams. The insights gathered from the conference will help shape future professional development initiatives, ensuring RFCS Victoria remains at the forefront of providing high-quality financial counselling services to rural communities.





COMMUNITY BUSINESS CONNECT

AgBiz Assist' Social Enterprise, Community Business Connect (CBC) has continued to develop into an integral component of the wider organisation in 2024. CBC's focus on assisting our local businesses and rural communities in navigating technological challenges remained steadfast as client numbers continued to grow.

While still delivering on its funded programs, CBC has now established itself as a commercial IT&T provider, gaining interesting and securing project work from an increasing number of other likeminded businesses and community service organisations of all sizes.

CBC offers a full suite of IT and Telecommunications products and services, including Managed and Ad-Hoc IT support, NBN and mobile connectivity, as well as hosted voice telephony solutions. CBC now also provides a board and executive level consulting service to provide vendor agnostic guidance on a wide range of technological challenges facing our local organisations.



Your local community service provider

One such example, CBCs recent success began with a simple phone call from Tallangatta Veterinary Clinic as they had experienced yet another NBN outage and were stuck between two providers with no solution in sight. CBC initially provided guidance on how to manage the issue and was quickly asked to implement the identified solution. After promptly rectifying the issue, CBC has since become the complete end-to-end technology provider for this successful, growing, local business.

With additional staff joining the brand and a range of new and exciting products and services nearing completion, CBC is well positioned for rapid growth and significant social impact in 2025.



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 four ordinary Board meetings (one meeting was cancelled) and one special general meeting and three strategic planning meeting days during the 2023 – 2024 financial year, as well as the Annual General Meeting held on 27th November 2023.

Our RFCS Project Board also met on four occasions. Eleven 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



GREG BOURKE

Independent Director



WAYNE DONEHUE

AVCLI Member Director



ANTHONY GRIFFITHS

Independent Director



CHRIS HOWE

Independent Director



JOHN LAZAROV

Independent Director



KAREN MORONEY

Independent Director



FIONA MARSHALL

Independent Director



DAVID VAUGHAN

Independent Director

OUR TEAM



NERIDA KERR
Executive Officer



**JAN
BARNED**



**HEATHER
BIDGOOD**



**MARYANNE
BLACK**



**DAN
FEWSTER**



**CARL
FRASER**



**SUZIE
JACOBS**



**CLINT
KILDAY**



**SERGE
MINICOZZI**



**JIM
MOLL**



**JACKIE
MORGAN**



**WARWICK
PHILPOTT**



**RICHARD
RAYMOND**

OUR TEAM cont..



**DARREN
SECOMB**



**LYN
SHANNON**



**LYNDA
WILSON**



CHRIS HOWARD
Secondment Period

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 2024 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: 26/02/2025.

ACKNOWLEDGEMENTS

AgBiz Assist Ltd acknowledges with thanks the contribution of the following organisations over the 2023-2024 financial year:



Australian Government



Australian Government

Department of Agriculture,
Fisheries and Forestry



Australian Government

National Emergency Management Agency



Australian Government

Department of Industry,
Science and Resources



DELOITTE LEGAL



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

2024+

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AgBiz Assist is funded by the Victorian and Australian Governments.



AgBiz Assist