

Goulburn Murray Hume Agcare Ltd

Annual Report

2014 - 2015



www.agbizassist.com.au



www.gmhagcare.org.au

Acknowledgements

Goulburn Murray Hume Agcare Ltd (GMHA) acknowledges with thanks the contribution of the following organizations over the 2014-15 financial year:

Funding bodies

Department of Agriculture (DoA)

Department of Economic Development, Jobs, Transport and Resources (DEDJTR)

In-kind support

- Belmores Accounting
- Department of Economic Development, Jobs, Transport and Resources.
- Fonterra Australia Limited

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

- Alpine Shire Council
- Alpine Valleys Community Leadership Program
- Alpine Valleys Dairy Pathways Project
- ANZ Bank
- Belmores Accountants, Yarrawonga
- Bridge Logic Consulting, Paton Bridge
- Cathy McGowan, MP
- City of Wodonga
- Cobram and Yarrawonga Food Bank
- Dairy Australia
- Dawes & Vary Pty Ltd, Lawyers, Kyabram
- Department of Human Services Farm Household Case Officers
- Dr Sharman Stone MP
- Elders Bank
- Evolve Accounting Echuca
- Farham Ritchie and Davies
- Farmanco
- Goulburn Murray Water
- Greg Ferrier, DEDJTR
- Harris Liebermann Solicitors
- Indigo Shire Council
- J H & Co, Accountants, Shepparton
- Financial Management Trainers
- Justice Connect
- Kilara Partners, Corowa
- Kyabram Community Learning Centre
- MI Fellowship, Shepparton
- Moira Shire Council
- Murray Dairy
- NAB
- Numurkah District Health Service
- Office Small Business Commissioner
- Peat Partners Accounting Echuca
- Peterson Westbrook Cameron, Solicitors, Bendigo,
- Regional Development Victoria
- Rural Finance
- Salvation Army Outreach
- Schnelle Partners, Accountants Albury
- Sheridan Partners, Accountants Kyabram
- Sofra Solicitors, Shepparton
- Stuart Rennie, Renpsych Solutions
- Stubberfield Partners, Accountants, Echuca.
- Tatura Milk
- The Work Group Shepparton
- Tony Filippi, Fruit Growers Victoria.
- Victorian Farmers Federation

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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 (MVRIG) and North East Agcare Inc. In May 2010 MVRIG 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. Alpine Valleys Community Leadership Inc 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), they have two appointed Directors on the GMHA Board. GV Agcare has two appointed Directors on the GMHA Board and continues to support farmers and rural communities in the Goulburn Valley Region.

Under the trading name Rural Financial Counselling Service Victoria – Goulburn Murray Hume, (RFCS Vic GMH) 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 parts of Northern Victoria and bordering regions of Southern New South Wales.

Over the last two years, GMHA has been working to develop an expanded service delivery model that collectively promotes our vision leading to viable sustainable businesses and healthy thriving communities. In June 2014 Goulburn Murray Hume Agcare Ltd 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 is able to accept charitable funds, service contracts and corporate funding.

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

Our Vision

We assist rural and regional communities to successfully manage change.

Our Mission

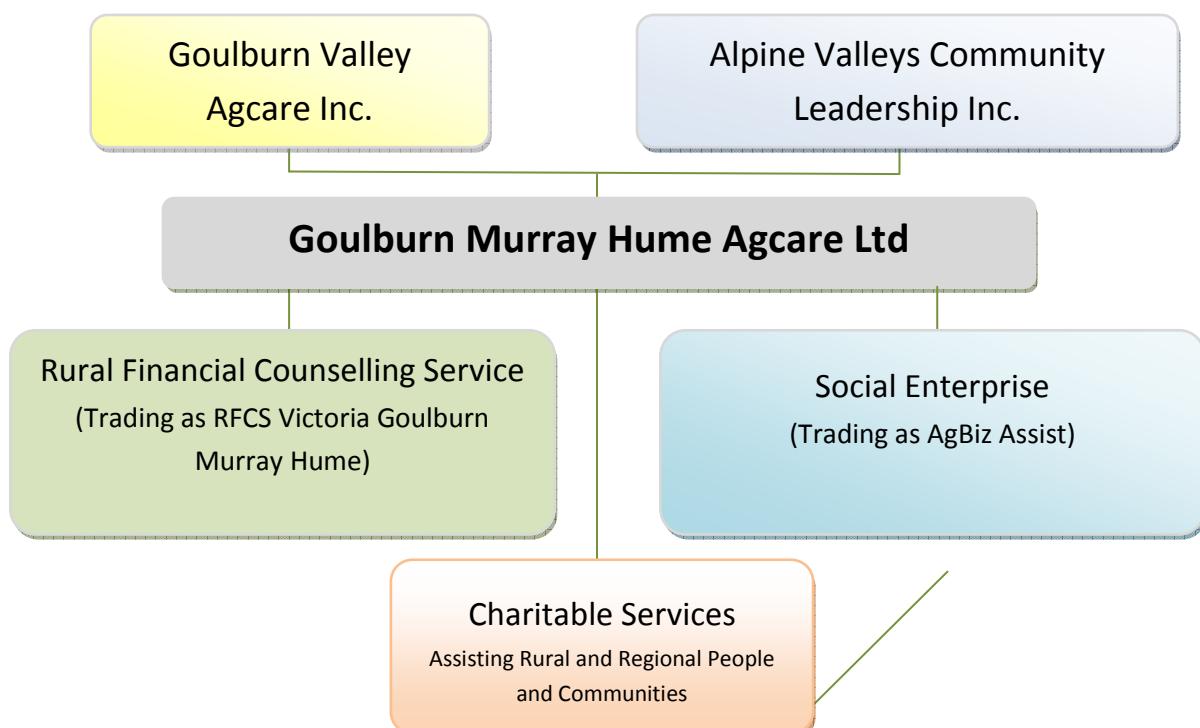
GMHA works in collaboration with people, governments and organisations providing rural financial counselling and other complementary services that enable eligible rural and regional businesses to better manage the challenges of change and adjustment.

Our Values

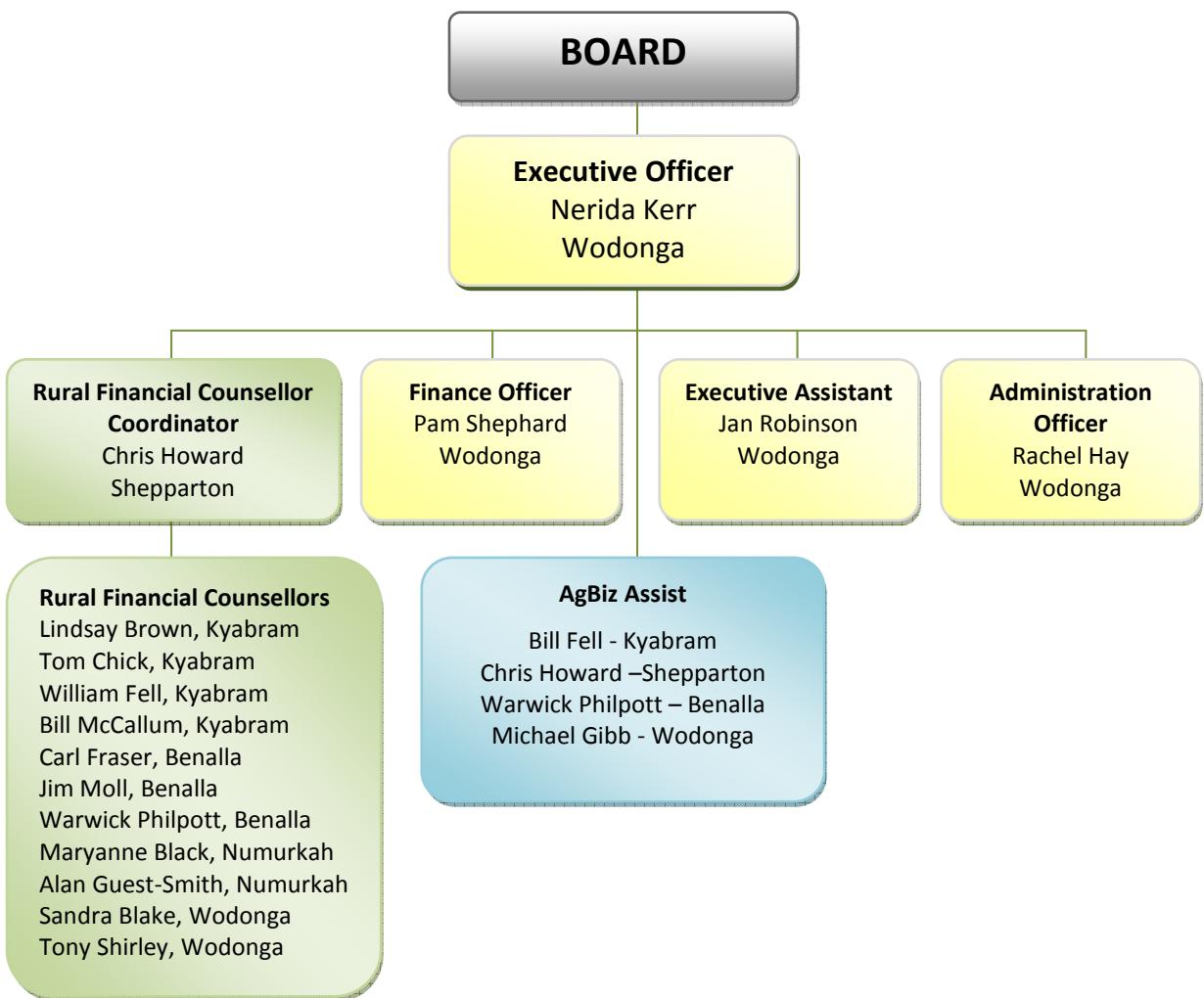
Our values reflect how we work within our organization, with stakeholders and the wider community. We will demonstrate our organisational values in the following ways:

- **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.

Corporate Structure



Organisational Structure



Office Locations

Wodonga
(Head Office)
2/109 Hume Street
Wodonga VIC 3690

Numurkah
Numurkah District Health Service
2 Katamatite Road
Numurkah VIC 3636

Benalla
DEDJTR/DSE Regional Office
35 Sydney Road
Benalla VIC 3672

Shepparton
Centrelink Office
296-298 Maude Street
Shepparton VIC 3630

Kyabram
147 Fenaughty Street
Kyabram VIC 3620

Registered Office
Belmores Accounting
50 Belmore Street
Yarrawonga VIC 3730

Our Services

Rural Financial Counselling Service Victoria- Goulburn Murray Hume.

Rural financial counselling is a free, confidential and independent service providing information and support in the following areas:

- Helping farming families assess and understand their financial positions and to identify options and develop an action plan to move forward;
- Helping to identify eligibility and apply for Government and other assistance schemes including the Farm Household Allowance (FHA) programs;
- Assisting with loan and/or refinance options and provide support and mediation including formal farm debt mediation, negotiation with creditors and financial institutions;
- Facilitating decision making and support farming families through the adjustment process;
- Providing information and referrals to relevant professionals and agencies.

AgBiz Assist

AgBiz Assist is able to offer a range of affordable services to farm and small rural and regional businesses that are not eligible for the government funded Rural Financial Counselling Service and can't afford a farm or business consultant. Agbiz Assist services include:

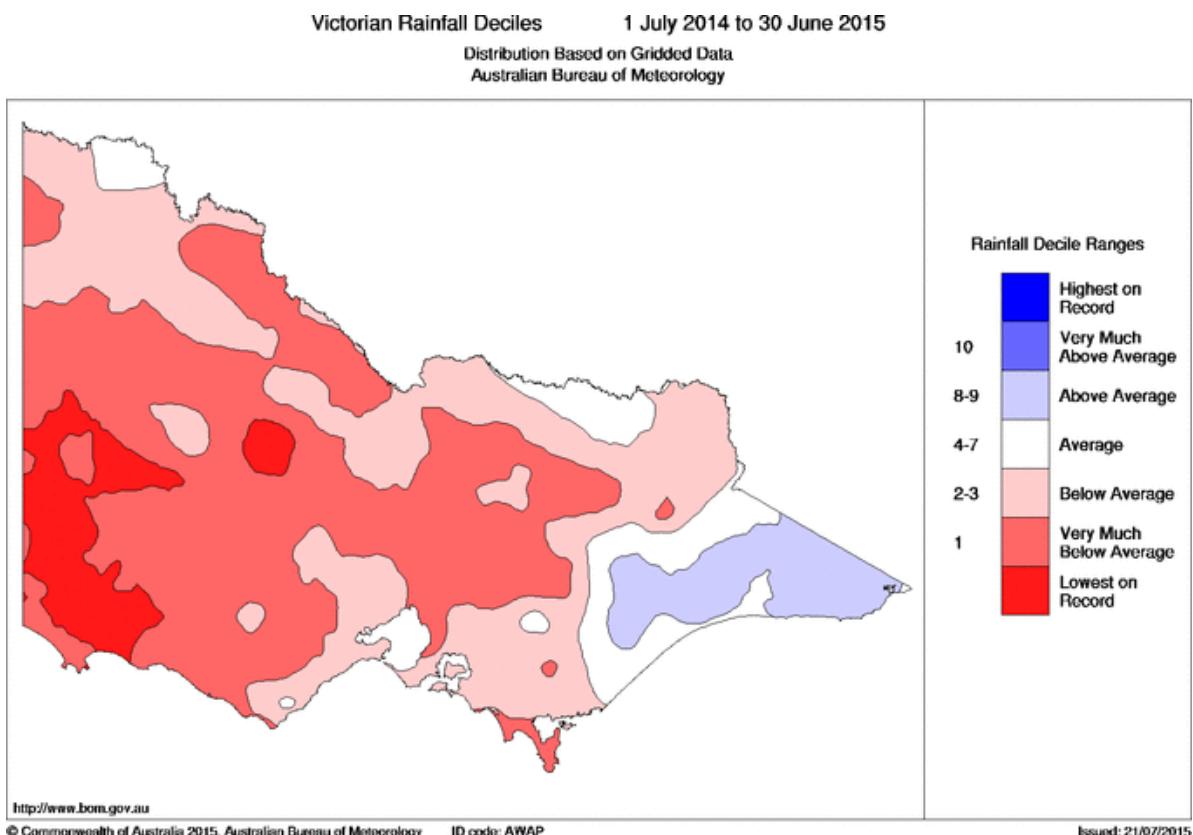
- Financial Mentoring and Business planning - Provides assistance to farmers and rural small businesses with their finance management systems;
- Succession Planning - Provides facilitated decision making for family farms and rural small businesses to go through the succession planning process to ensure a smooth transition with a positive outcome for all parties;
- Agreement Facilitation Service – Provides assistance in dealing with disputes between neighbours, businesses or organisations. Our experienced and qualified staff can assist people reach agreements and avoid legal processes;
- Connections Landholder Assistance Services – is a free service for Landowners engaging with the Goulburn Murray Water Connections Program. The service provides a range of assistance to help landholders with connection decision making, provide and clarify Connection Program Information and assists landholders to navigate through the development stages with Goulburn Murray Water Connections Program. The service is voluntary and does not provide or replace professional advice.

Year in Review

During 2014-2015 GMHA's focus was to provide a high quality Rural Financial Counselling Service that would lead to positive outcomes for clients and improve the level of well being within the rural communities we service.

Rural Issues and Industry Overview

Rainfall for the financial year in the GMHA region ranged from below average to very much below average in northern Victoria and average to below average in the North East of the state. Despite the lower than average rainfall for the year there was a marginal improvement during the spring months with average rainfall for most of Northern Victoria and below average for North East Victoria. A cold autumn and even colder winter saw paddock feed diminish rapidly as the cold conditions stifled pasture growth. El Nino predictions grew in certainty as conditions strengthened.



Dam storage volumes allowed for 100% High Reliability Water (HRW) allocations across Murray, Goulburn, Campaspe and Loddon irrigation districts with an additional 100% Low Reliability Water (LRW) allocation on the Broken and Bullarook systems. In July 2014 our major storage volumes ranged from 91.9% in Lake Dartmouth, 76.6% for Lake Eildon and 57.73% in Lake Hume.

Dairy

Once again Dairy Farmers within the Goulburn Murray Hume region experienced relatively good milk prices, manageable weather conditions and 100% water allocation. For many dairy farmers this allowed their business to grow or consolidate. Despite the last two years of healthy prices Rural Financial Counsellors (RFCs) continue to support dairy farms with high levels of debt or inadequate scale to truly capitalise on the strong healthy milk price thus threatening the long term business viability.



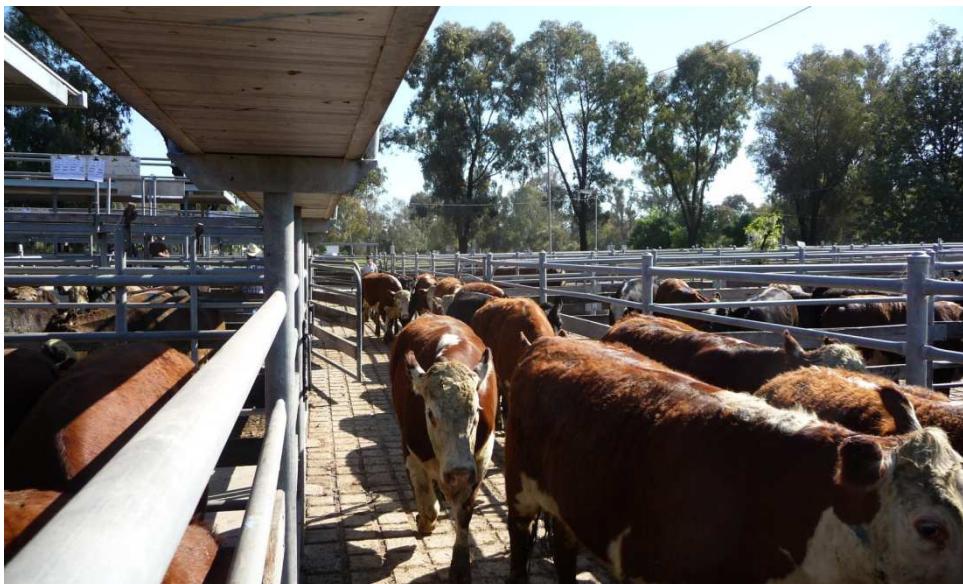
Broadacre

Croppers had a number of challenges during the season with a dry August, severe frosts. Best Western Yellow Virus affected canola crops and some croppers in the Henty NSW district cut failed crops for hay. Overall, the results are best described as patchy with traditionally poor yielding districts above average and higher yielding districts below average. Victoria's wide grain supply was down 28% from last year. Most croppers reported a breakeven to profitable outcome for the financial year.



Beef

After a shaky start to the year with talk of El Nino and some considering destocking measures, beef producers finally enjoyed an outstanding year of beef prices with numerous records broken and many anticipating prices to remain high for the next two years. As El Nino conditions strengthened during the winter, producers were in a fortunate position to destock and at the same time enjoy record prices.



Sheep and Lamb

Once again sheep meat prices ended in a strong position with both demand and supply rising from the previous year. Favourable winter conditions improved paddock feed availability, thus livestock remained in good condition helping sheep producers manage the earlier than usual warm and dry spring conditions.



Horticulture

Clients of the service reported summer rains significantly reduced the shelf life of stone fruit and a good season in Swan Hill contributed to an oversupply of stone fruit on the local fresh fruit market, thus lower prices than 2013/14. Conversely suppliers of SPC described the season as average reporting a marginal improvement in net worth despite wide spread hail damaged fruit. Perhaps the SPC campaign, engaging the public, combating the supermarket's price squeeze and seeking support beyond government financial assistance, has achieved a sustainable outcome.



Other

RFCs continue to facilitate the Farm Household Allowance program in partnership with local Department of Humans Services Farm Household Case Officers.

RFCs continued to support clients with Farm Finance Concessional Loan applications, however RFCs reported a decline in interested amongst clients compared to 2013/14.

Key Achievements

CLIENT SERVICE

Most farm enterprises within the RFCS Vic GMH region enjoyed good to excellent commodity prices including grain, beef, lamb, wool and dairy, however the service remained busy with client demand from all sectors. RFCS Vic GMH assisted 403 primary producers and small rural businesses in 2014-2015. Most of these clients were derived from the dairy industry (38%) or beef, sheep and grain growing enterprises (33%). Business planning, cash flow and viability analysis was again the most regular activity amongst clients and RFCs with more than 42% of support hours spent on this activity. Farm Debt Mediation (FDM) remains the second highest RFC activity accounting for 24% of support hours.

WORKSHOPS

Alpine Shire Resilience Month

A workshop presented in partnership with Alpine Shire was conducted in Myrtleford Victoria, in October 2014 under the theme 'Communication Through The Ages'. RFC Tony Shirley presented at the workshop which was attended by approximately 80 people, including two of our RFCs, Chair and EO. This program motivated several existing clients in older age groups to consider options for succession or industry exits. New clients contacted the RFCS to assist with financial decision making and adjusting out or succeeding from active dairy farming. Positive feedback was received from both the Alpine Shire and participants.

Business Continuity Planning

In November & December GMHA in partnership with Jan Barned, Financial Management Trainer, and the Alpine Shire provided a series of five workshops to assist farmers and small rural businesses in the Alpine Shire to develop Business Continuity Plans (BCP) as part of council's disaster recovery plan. Our RFCs then provided continued support to a number of eligible clients under the Rural Financial Counselling Service program.

VICTORIAN RFC TRAINING CONFERENCE

In October RFCS Vic GMH successfully hosted the annual Victorian and Tasmanian RFC training conference and state quarterly meeting in Shepparton. More than 70 people attended over the two and half days of training and meetings. The theme of the conference was 'Adjusting to Change. Sessions included: Structural Adjustment; Structural Adjustment within the Dairying Industry and associated risks; Future of Agriculture in Victoria; Social and Economic Impacts of Structural Adjustment; and Our Role in Adjustment, approaches methods and barriers.

AGRICULTURE COMPETITIVENESS GREEN PAPER

GMHA submitted a response to the Agricultural Competitiveness Green Paper in December 2014 supporting the ongoing and expanded role of the rural financial counselling service and a number of the other policy ideas, including; additional in drought support measures including mental health; farm business improvement; improving access to finance and financial skills mentoring.

NATIONAL RURAL ADVISORY COUNCIL (NRAC) SERVICE REVIEW

The NRAC review into the RFCS was released on 10th November. Key findings included a recommendation that budgets be cut by 20%, that the governance of some groups still needed to be improved, single state services with professional Boards, however drought affected states of NSW & Queensland would be exempted, leaving Victoria as the only other multi-service state. GMHA submitted a response to the NRAC review into the RFCS.

DEDJTR REVIEW OF REGIONAL PROGRAMS

GMHA provided a submission to the DEDJTR Review of Regional Programs.

POLICY REVIEW & DEVELOPMENT

Policies have been reviewed throughout 2014-2015 in accordance with scheduled review cycles.

PLANNING

The organisation has continued to progress the strategic, business and communications plans in 2014-2015. The recommendations from the NRAC review of the Rural Financial Counselling Program provided a framework for our future service provision planning. GMHA conducted preliminary planning sessions for delivery of RFCS beyond June 2015; however future delivery is subject to the Department of Agriculture's vision for the RFCS and whether GMHA is successful in tendering to become a RFCS provider beyond December 2015.

INFORMATION TECHNOLOGY

Website Development

Redevelopment of the GMHA website has evolved over the year to provide up to date information and services to clients. The updated site now enables us to actively promote the service and market activities.

IT Upgrade

GMHA upgraded their IT system and migration to Office 365 was completed in November 2014.

Activities

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

TRAINING, SEMINARS & WORKSHOPS

RFC Training 2014-2015

- Suicide Risk Evaluation (Part 1) Renpsych Solutions Stuart Rennie focused on identifying those clients that may be at risk (November 2014)
- One new RFC undertook First Aid - Australian Red Cross (December 2014)
- Privacy and Confidentiality, Office of the Privacy Commissioner/DEDJTR, Bendigo (March 2015)
- Mental Health First Aid (April 2015)
- Suicide Risk Evaluation (Part 2) Renpsych Solutions Stuart Rennie
- VTARCG Training Conference (October 2014)
- Introduction to Business Continuity Planning (November 2014)
- Four new RFCs commenced Diploma of Community Services (Financial Counselling)
- One RFC is continuing to complete a Graduate Certificate in Dispute resolution.
- One RFC completed Certificate IV in Mediation

EO Training 2014-2015

- Understanding Contracts, Justice Connect (October 2014)
- ABARES Outlook Conference (March 2015) - Managing Risk in primary Industries; Farm performance – the dollars and the cents; Future technologies for future profitability.
- Memorandums of Understanding to Mergers, Justice Connect (April 2015)
- Social Media for Community Groups Workshop (May 2015)

Admin Staff Training 2014-2015

- Web Presence & Online Marketing, Tafe Space Wodonga (August 2014)
- E-Commerce, Tafe Space Wodonga (August 2014)
- ACNC Charity Obligations & Lodging AIS (
- Website Content Management Stage 1 (December 2014)
- Website Content Management Stage 2 (May 2015)
- Privacy & Confidentiality, Office of the Privacy Commissioner/DEDJTR (March 2015)

Board Training 2014-2015

- National Chairs and EO's Conference, ANU Canberra (September 2014)
- AICD Regional Essential Directors Update, T Clune (September 2014)
- Vic State RFCS EO and Chairs, Melbourne (December 2014)
- National Chairs and EO's Conference, Canberra (February 2015)
- AICD Board Governance training for NFPs, C Thomas & R Raymond (February 2015)
- AICD Big Issues Boards & Directors face in 2015, T Clune (February 2015)
- Vic State RFCS EO and Chairs, Melbourne (April 2015)
- AICD workshop re pros and cons of a state wide service model (VTARCG-April 2015)
- Vic State RFCS EO and Chairs, Melbourne (June 2015)

EVENTS, MEETINGS & NETWORKING ACTIVITIES

Presentations at:

- Country Women's Association
- Numerous Media interviews including TV, radio and press throughout the year
- VTARCG and RFC Conference in Shepparton (October 2014)
- AVCLP – Business Succession Planning (October 2014)
- Meeting with Member for Indi Cathy McGowan (November 2014)
- RFC and Board Member meeting with NAB Executive team
- RFCS promotion and staff introduction with NAB staff (December 2014)
- RFC meeting with Member for Benambra (March 2015)
- RFCS promotion and presentation to Goulburn Broken Catchment Management Authority (March 2015)
- Presentation to DEDJTR Policy staff - Overview of RFCS and issues faced by GV Fruit Growers
- RFCS promotion and presentation with Murray Dairy (April 2015)
- RFCS promotion and presentation to Horticultural Centre of Excellence (April 2015)
- RFCS promotion and presentation to GV Fruit Growers (April 2015)
- RFCS promotion and presentation to Primary Care Connect (April 2015)
- RFCS promotion and presentation to Financial Ombudsman Services (May 2015)
- Joint meeting with Monash University Researchers surveying Impact of Murray Darling Basin Plan upon Dairy Industry.
- Judging of the Moira Shire Business Awards (Agribusiness category)
- RFC presentation to International Journalists from Asia on rural financial counselling (May 2015)
- RFCS promotion and presentation to North Central Catchment Management Authority (June 2015)

Attendance and participation at:

- Victorian Farmers Federation Great Agriculture Debate, Shepparton (Oct 2014)
 - DEDJTR/Roberts Consulting Workshop on the draft findings of the RFCS State Review (October 2014)
 - TAFCO Rosewhite Beef Cattle Field Day (Feb 2015)
 - One RFC attended the Financial Counselling Australia Conference, Canberra (May 2015)
-

Report from the Board Chair

Across the Goulburn Murray Hume region weather conditions on average were favourable although periods of dryness prevailed mainly north of the Victorian border and the southern and western parts of our service area. Overall farmers had good seasons, producing average to above average crops for grain and fodder. This was coupled with good prices for dairy, beef and lamb; however horticulturists and vigneron's were again challenged with low prices.

For Goulburn Murray Hume Agcare (GMHA) it was another active year as we established our second trade as business, AgBiz Assist; prepared for the finalisation of the current Rural Financial Counselling Service (RFCS) Deed of Grant and planned for future RFCS delivery.

Service Delivery

In the 2014-2015 year the Board provided ongoing oversight for the delivery of a quality rural financial counselling service and ensured that our high level of governance continued across the organisation.

It was pleasing to see the capacity and professionalism of the organisation grow throughout the year, which was evident from the reporting and feedback through our networks. The Board is constantly reminded from the community just how much the community values the rural financial counselling service and its people in the field and at the kitchen tables of people experiencing financial hardship. It is for this reason we all volunteer our time and expertise to the service.

Board Activities

This year the Board advanced our continuous improvement journey by further strengthening the governance frameworks on which we deliver services through regular review and renewal. This included a full review and streamlining of our compliance monitoring regime and governance schedules. Notably we introduced and appointed conveners for our three Board sub-committees these being Finance (Peter Gray), Governance and Risk (Tim Clune) and Business Development (Peter Huzsey). This has strengthened Board effectiveness and fostered increased leadership.

Throughout 2014-2015 we concentrated on the implementation of our strategic plan with a focus on preparing the organisation for the next round of rural financial counselling service delivery and building organisational sustainability through the commencement of our social enterprise AgBiz Assist.

The release of the National Rural Advisory Council (NRAC) review of the Rural Financial Counselling Program and the recommendations has provided a framework for our future service provision planning. I represented GMHA at the National RFCS Chairs and EO's meeting in Canberra on February 25th/26th and met with the Minister for Agriculture who generously gave his time to speak to us about the Government's future agriculture policy and his commitment to the future of the RFCS. At this meeting Minister Joyce advised us that he had accepted 26 of NRAC's 33 recommendations for the future RFC program and that the existing Deed would be

extended for a further six months; the Farm Finance funding would not continue and the RFCS core funding would be reduced to create a contestable fund to account for fluctuations in demand.

I also participated in several meetings of the Victorian RFCS Chairs to discuss the NRAC recommendations and options for the possibility that fewer rural financial counselling services would be funded in Victoria.

GMHA also provided a submission to the Agriculture Green Paper where we reinforced the value of the rural financial counselling service.

Future Direction

The Board has adopted a very positive outlook for GMHA's capacity to continue delivering rural financial counselling services and is planning for another three years of service provision. This planning has included the option of expanding our service area should the new grant round encourage this or funding constraints determine that service consolidation is necessary to achieve required service standards.

GMHA has continued to work towards becoming more financially and organisationally sustainable via growth of our AgBiz Assist social enterprise. AgBiz Assist will provide both additional income and allow us to retain and develop skilled staff and provide additional services to the community in market segments that are currently not well serviced. This will eventually assist us to fulfill more of our philanthropic aims by providing additional free and/or subsidised services to people in need.

We are all looking forward to our ongoing future with the rural financial counselling service as we eagerly await the release of the new funding round.

Acknowledgements

On the behalf of the Board I wish to thank all our staff for their efforts and dedication to the service and organisation again this year. Congratulations to the organising committee for the very successful RFC training conference we hosted in October. I also wish to thank everyone who went the 'extra mile' this year and contributed to assisting the Board with the implementation of our strategic direction. Thank you everyone for being flexible and understanding of the changes in employment.

I also thank and acknowledge my fellow Board members for their continued enthusiasm, leadership, and expertise that they have committed to the successful stewardship of GMHA again this year.

On behalf of the Board, Staff and the communities we serve we thank the Department of Agriculture and the Department of Economic Development, Jobs, Transport and Resources for the funding and their ongoing commitment and support for the Rural Financial Counselling Service. We look forward to the coming year, a new Deed of Grant and continuing support for this important service.

Steve Cohen,
Chairperson

Executive Officer's Report

I am pleased to present my third annual report as Executive Officer of Goulburn Murray Hume Agcare Ltd (GMHA). Once again I acknowledge and thank the GMHA Board and staff for the tremendous effort everyone put in again this year to ensure that GMHA continued to deliver valuable services to our clients and the community while developing the organisation.

Service Overview

This year we were able to maintain the capacity of our Rural Financial Counselling Service (RFCS) thanks to the granting of additional funding through the Department of Agriculture's Farm Finance initiative. The additional funding allowed us to maintain our long standing level of rural financial counselling staff following withdrawal of long term state drought recovery funding and the 50% cut to the state funded Rural Financial Counsellor Coordinator (RFCC) position. The Farm Finance funding provided a specific focus on the dairy and horticultural industries, enabling us to continue supporting family farm businesses experiencing financial hardship to manage industry and farm business structural adjustment challenges. Our Rural Financial Counsellors (RFCs) continued to work with many farm businesses who have entrenched financial difficulties stemming from debt accrued during the millennium drought and industry/commodity downturns. These businesses sought assistance with Farm Debt Mediation, refinancing, household support payments, structural adjustment, business planning, farm exit and retirement. Case managing farm families through these issues is complex and takes time as it requires families, businesses and individuals to make very difficult decisions.

After several years of investigation and preparation, this year we commenced a second trade as business named AgBiz Assist. AgBiz Assist was established as a social enterprise to increase the financial sustainability of our organisation, to provide affordable services in the market gap between the free RFCS and consultancy services and assist us to fulfill our philanthropic aims.

Major Service Issues

In the final year of our current Deed of Grant for the provision of Rural Financial Counselling Services in the Goulburn Murray Hume service region, we were again confronted with the challenge of dealing with an unknown future. The National Rural Advisory Council (NRAC) review of the rural financial counselling service process commenced in May 2014 and in June we were able to provide additional input into the review process. The wait between the release of the NRAC report on 10th November 2014 and our meeting with the Minister of Agriculture on 25th February 2015 was unsettling for the service. The Minister announced at the February meeting that he had accepted 26 of NRAC's 33 recommendations for the future of the RFCS. Whilst we were delighted with the Minister's endorsement and commitment to the continuation of the RFCS we also faced funding cuts and many changes to the operation of the service; in particular the unknown determination of the preferred model for each jurisdiction through the upcoming grant process. Although the Australian Government advised it will not subscribe to a single service provider model as recommended by NRAC, the Government will be looking for increased governance and service standards. In order to achieve this in a constrained budgetary situation

operational efficiencies are likely to be sought therefore service consolidation may be desired in Victoria. The likelihood of change to our current service area and provision has been the ‘elephant in the room’ for most of the year. However, in the absence of any information on the future grant round, an underlying disquiet has overshadowed all our planning and service provision throughout the year. The subsequent extension of the current fund Deed for six months without the Farm Finance funding sealed the fate of two of our part time staff who did not have their contracts renewed after 30 June 2015, while others had their hours reduced. The loss of skilled staff is always difficult for clients who have built trust, understanding and rapport with their counselor; for their colleagues who have lost a valued team member; and the organisation is poorer for the loss of skills, knowledge and organisational capacity.

Sadly several of our staff continued to face and deal with significant personal challenges and losses during the year. This situation tested our capacity to manage the organisation and provide services to people in need with minimal affects or disruptions; a challenge we met with the support and commitment of a resilient and capable team.

Operational Highlights

The Farm Finance funding and the activation of AgBiz Assist through successfully securing a tender and project funding; plus the secondment of a senior rural financial counsellor to RFCS Vic North Central for six months, enabled us to increase our staffing capacity. We were extremely fortunate to attract five very experienced and talented people to our RFCS team in part time positions. They have since undertaken mandatory RFC training and are fully immersed in RFCS delivery. The new team members have boosted our peer to peer monthly staff training program via the new skills and expertise they have brought with them. Likewise our staff who are now working with AgBiz Assist are acquiring new skills and expertise through both exposure to other industry programs and continuing professional development. Our ongoing investment in field practice professional development with a local rural psychologist is proving to be particularly beneficial to RFCs as they support more people through complex and difficult structural adjustment, decision making processes and Farm Debt Mediation. Our staff are well equipped and supported personally and professionally to assist clients work through financial resolutions that are arduous and emotionally challenging.

We partnered with the Alpine Shire Council during their “Resilience Month” and presented business planning options at their farmer’s resilience dinner and workshops on business continuity planning for farmers and small rural business. We also participated in a “Getting Started – Succession Planning” program for dairy farmers in the Alpine Valleys. This program motivated several existing clients in older age groups to consider options for succession or industry exits. New clients contacted the RFCS to assist with financial decision making and adjusting out or succeeding from active dairy farming.

In October RFCS Vic Goulburn Murray Hume successfully hosted the annual Victorian and Tasmanian RFC training conference and state quarterly meeting in Shepparton. More than 70 people attended over the two and half days of training and meetings.

Organisational we maintained our investment in time and resources into governance and continuous improvement, through ongoing review and renewal of policies and procedures, governance training and development of key personnel. This year we also upgraded our IT

capacity and changed over to Office 365 which has successfully resolved previous IT issues and significantly improved our work environment.

Our People

This year we welcomed Warwick Philpott, Sandra Blake, Bill McCallum, Jim Moll and Tom Chick to our RFC team and Michael Gibb to AgBiz Assist. Lindsay Brown was on secondment to RFCS Vic North Central as a senior RFC and Bill Fell predominately worked with AgBiz Assist. Chris Howard settled into the role of RFCC where he has effectively cultivated the role internally and externally, developing our networks and building new business and referral relationships.

Acknowledgements

Again I wish to personally acknowledge and thank the entire GMHA staff for all the support they provided to me throughout the year, especially while I was working remotely or on personal leave. I acknowledge the commitment of the staff who continued to deliver a professional service as they dealt with their own difficult personal challenges and losses.

I wish to recognise the enormous contribution that the RFCs, AgBiz Assist personnel and the administration team provided to growth of the organisation and the wellbeing of the Goulburn Murray Hume community.

I extend my thanks and appreciation to the GMHA Board for all their support personally and professionally as we all worked in collaboration to grow the organisation and our services. It is a privilege to work with such a caring, professional and talented team of people.

My thanks is also afforded to the teams at the Department of Agriculture and the Department of Economic Development, Jobs, Transport and Resources for the support and advice they have provided to me and GMHA throughout the year. I look forward to a positive outcome from the RFCS grant round for GMHA and the opportunity for us to continue to provide quality rural financial counselling services.

Nerida Kerr
Executive Officer

Board of Directors

The GMHA Board is comprised of two representatives from each member organisation and five independent directors invited to join to complement the skill set of the Board.



STEPHEN COHEN, Chairperson

GV Agcare Member Director

Steve was appointed as Goulburn Murray Hume Agcare Ltd inaugural Board Chairman in 2006. Since then he has served four terms as Chairman. Steve currently owns and manages a business in Shepparton after a 30 year career in the dairy industry as a dairy farmer and dairy industry representative. Steve has been actively involved in rural financial counselling for over 20 years, as a committee member of GV Agcare and Board member of Goulburn Murray Hume Agcare. Steve has extensive experience in Not for Profit sector corporate governance, including nine years as secretary of a local Landcare Group and 17 years on the Board of an agricultural co-operative. During this time Steve has undertaken a wide range of training including corporate governance, strategic planning and business planning.



PETER GRAY, Company Secretary

GV Agcare Member Director

Peter is a freelance accountant, assisting agricultural businesses on strategic direction and financial management. He has worked with regional horticultural industries over many years, and has facilitated strategic reports about their future direction. He has extensive experience in Business Management, Corporate Governance, and Contract Management. Peter is also a Director on the Committee for Greater Shepparton. Peter holds a Bachelor of Business (Accounting and Economics) is a Certified Practicing Account and is a Member of the Agriculture Institute of Australia. Peter has successfully completed the AICD Company Directors Diploma Course.

WAYNE DONEHUE
NE Agcare Member Director



Wayne comes from a rural background and has extensive experience in Business Management and Not for Profit Community organisations. Over the past 15 years Wayne has been involved with the Landcare movement, in particular with the Ovens Landcare Network and the North East Catchment Management Authority. Wayne was a participant in the 2004 Alpine Valleys Community Leadership Program. He has helped develop, support and organise many projects encouraging sustainability in the rural areas of North East Victoria. As well as being heavily involved with community groups Wayne also runs a small rural business involved in sustainable water use. He currently lives on a small beef cattle property in the Upper Ovens area.

CATE KIRK
NE Agcare Member Director



Cate has a strong background in agriculture. She has a degree in Agricultural Science and Post Graduate qualifications in Business Management. Cate has worked in the agricultural service industry, as an agricultural educator and as a dairy share farmer. Cate is currently employed at GoTafe in Victoria as a Workplace Training Coordinator and operates her own book keeping business. She farms part of her family farm and assists in the management and running of the commercial beef property. Cate was a participant in the 2012 Alpine Valleys Community Leadership Program and was a finalist in the 2013 Victorian Rural Women of the year (RIDC Award) (Project - Succession Planning). Cate was awarded the Charles Green Governance Scholarship for 2013 (National Award).

DR TIM CLUNE
Independent Director



Tim has spent the last decade working in consulting and management roles and is currently the Manager Risk & Business Sustainability with North East Region Water Corporation where he is focused on developing behaviours, strategies and systems to improve water service delivery and manage business risk. Previously, Tim was Centre Manager at the Department of Primary Industries in Rutherglen, Victoria, working in both research and science management roles. Tim has extensive experience in Corporate Governance and Strategic Planning, Policy Development and Risk Management. Tim holds a Bachelor of Science in Agriculture (BSC Agr) and Doctor of Philosophy (PhD) and is a graduate of the Australian Institute of Company Directors.

CHRIS HOWE, ACA**Independent Director**

Chris Howe is a partner in Belmores Chartered Accountants (Registered Public Accountants) based in Yarrawonga, Numurkah, Myrtleford and Bright. He has a Bachelor of Business Accounting and is an Associate of the Institute of Chartered Accountants in Australia. Chris provides a range of accounting and business advisory services to farming and regional businesses in North East Victoria and South West NSW. He has extensive experience in Business Management, Strategic Planning, Human Resources Management, Policy Development and Risk Management. He has a broad acre farming background and is involved in many community organisations.

PETER HUZZEY**Independent Director**

Peter comes from a rural family farming background in North East Victoria. From there he held various management roles in a vertically integrated commercial agribusiness group. He holds a Bachelor of Business Degree with a major in Marketing and is the Managing Director of a locally based website development and digital marketing business. He has completed the AICD Foundations of Directorship Course in Governance, Finance, Strategy and Risk and a Non-profit Master Class in Strategic Leadership and Innovation. Peter is passionate about the environment, sustainable farming operations and strong rural communities.

RICHARD RAYMOND**Independent Director**

Richard holds a Bachelor of Commerce (Majors in Human Resource Management & Marketing). He has extensive experience in the agriculture sector, in particular the Dairy Industry and is currently employed with Fonterra Australia Ltd in the Milk Supply Group. He has 25 years advisory and management roles across a diverse range of industries in the Human Resources discipline, as well as experience in the development and implementation of business strategy and change management. Richard accepted nomination to the GMHA Board in February 2014.

CHRIS THOMAS
Independent Director



Chris has extensive knowledge in Corporate Governance, Strategic Planning, Social Welfare/Community Development, Policy Development and Risk Management. He holds a Masters of Applied Science (Rural Regional Development); Diploma of Management Practices; Masters of Corporate Leadership and is currently employed with Fonterra Australia Ltd in the Milk Supply Group. Chris manages the Fonterra Supplier Forum nationally as well as the BSC Leadership Program. He has carried out a wide degree of work in community organisations.

Board & Board subcommittee meetings

In addition to the Annual General Meeting, which was held on 20 November 2014, the Board held seven ordinary Board meetings during the 2014-15 financial year. Board subcommittees met on four occasions throughout the year. Subcommittee members and Chair were appointed for each subcommittee and meetings were open to all Directors if they were able to attend.

Board subcommittees 2014-2015

GOVERNANCE & RISK	BUSINESS DEVELOPMENT & MARKETING	FINANCE & REMUNERATION
Nerida Kerr (EO) Steve Cohen Peter Gray Tim Clune Wayne Donehue Richard Raymond	Nerida Kerr (EO) Steve Cohen Peter Huzzey Cate Kirk Chris Thomas	Nerida Kerr (EO) Steve Cohen Peter Gray Chris Howe Chris Thomas Pam Shephard (FO)

EO-Executive Officer, FO-Finance Officer,

Our Staff

Management & Administration

NERIDA KERR

Executive Officer

PAM SHEPHARD

Finance Officer

CHRIS HOWARD

Rural Financial Counsellor Coordinator

JAN ROBINSON

Executive Assistant-Wodonga

RACHEL HAY

Administration Assistant – Wodonga

Executive Officer (EO)

NERIDA KERR, Executive Officer



Nerida brings a wealth of experience and a life time commitment to agriculture, economic and community development and social service provision to her Executive Officer role with Goulburn Murray Hume Agcare, which she commenced in July 2012.

Nerida has held key regional roles with Regional Development Victoria in management, business and economic development and community capacity building. She has worked in economic development with the local government areas of Wodonga and Towong, managed home and community care services and managed Neighborhood House and adult and community education program delivery. During that time she established and maintained extensive community, agency and business relationships and networks.

Throughout her busy career Nerida has also dedicated her time and skills to voluntary work. In March 2013 Nerida was inducted into the Victorian Women's Honour Role for services to the community, of which rural financial counselling was a major component.

Nerida's involvement with rural financial counselling services commenced in 1992; when she joined the inaugural committee of management of North East AgCare Inc. Nerida was also a founding member of Goulburn Murray Hume Agcare Ltd and remained a Director until she resigned to take up the Executive Officer position. Nerida studied Business Management, Social Work and Dairy Farm Management.

Rural Financial Counsellor Coordinator (RFCC)

CHRIS HOWARD – Shepparton Office



Chris has worked within the agricultural sector since 1990, including small business management. He has an Associate Diploma of Accounting, a Diploma of Community Services (Financial Counselling) and Business Administration, Certificate IV in Training and Assessment and formal training in Mediation Theory & Practice which gives him a thorough grounding and broad based business experience from which to draw on. He commenced employment as a Rural Financial Counsellor with GMHA in July 2008 and took up the

RFC Coordinator position in May 2014.

Rural Financial Counsellors (RFCs)



TONY SHIRLEY – Wodonga

Tony holds a Bachelor of Business and a Diploma in Community Services (Financial Counselling). Tony was previously self employed for 25 years as a business consultant. He has considerable experience in small business and financial management, including many farming clients. After relocating to Wodonga in 2005, Tony turned his skills to mortgage brokerage before joining GMHA's office at Wodonga in October 2007.



SANDRA BLAKE - Wodonga

Sandra is a farmer and small business owner in Wodonga where she is also based as a Rural Financial Counsellor. Sandra has a Bachelor of Social Science (Social Welfare) 2015, Diploma of Community Services (Financial Counselling) 2012, Certificate IV in Training and Assessment 2011, Certificate of Applied Social Science (Library Technician), Certificate IV in Business 2009, and Certificate IV in Business Administration 2009. Sandra assists her clients to improve their own situation by providing information and resources that will enable them to understand their financial position.



MARYANNE BLACK- Numurkah

Maryanne has been a Rural Financial Counsellor with GMHA since 2006. Prior to that Maryanne worked as a Rural Financial Counsellor with Member Group GV Agcare. She has spent her career working in agriculture, primarily in ruminant nutrition and farm finances. She holds a Bachelor of Agricultural Science as well as a Diploma in Community Services (Financial Counselling) and is currently working towards obtaining a certificate in Bookkeeping and Accounts Administration. Her area of expertise is dairy and she has a broad knowledge of livestock, broadacre and horticultural enterprises. Maryanne relocated from our Kyabram office to the Numurkah office in June 2014.



ALAN GUEST-SMITH – Numurkah

Alan is a qualified accountant; he commenced employment with GMHA in 2009. Prior to commencing with GMHA he was a research fellow and manager with the Melbourne University School of Rural Health in Shepparton. Alan holds a Diploma of Community Services [Financial Counselling]; Advanced Diploma of Applied Science [Farm Management]; Bachelor of Applied Science [Rural Management]; Bachelor of Business; Master of Economics and a Master of Commerce. He is a Fellow of the Australian Institute of Public Accountants and the Australian Institute of Management.



CARL FRASER – Benalla

Carl has worked as a Rural Financial Counsellor for the past 23 years. He commenced working with GMHA from our Benalla office in 2006 and prior to this was employed with member group North East Agcare. His practical farming experience as a wool classer, shearer and farmer has given him a wide range of specialised knowledge. Carl holds a Diploma of Community Services (Financial Counselling) and specialises in sheep, beef, broad-acre and horticultural farming services.



JIM MOLL – Benalla

Jim is an agricultural scientist/economist who enjoys working with landholders and helping them run profitable and sustainable businesses. His knowledge and skills cover a wide variety of agricultural industries including broadacre grazing and cropping, irrigated grain, horticulture and viticulture. Jim has over 20 years experience in agriculture research and extension, communications and project management and specialises in farm economics and agribusiness appraisal. His skills include: farm business planning; farm appraisal and development of property management plans; cash flow and partial budgeting; farm performance benchmarking and developing grazing management plans. Jim holds a Bachelor of Agriculture and a Post Graduate Diploma of Agricultural Economics. He is currently undertaking a Diploma of Community Services (Financial Counselling).



WARWICK PHILPOTT – Benalla

Warwick has been engaged in the delivery of professional services for the past 30 years across Victoria, NSW and Tasmania. He commenced working with GMHA in August 2014. He has a farming and small business background and holds a Diploma of Business; Graduate Diploma Agricultural Economics and a Graduate Diploma Applied Finance & Investment. He is currently undertaking a Diploma of Community Services (Financial Counselling). Warwick is a fellow of the Australian Financial Services Institute of Australasia and the Australian Property Institute as well as a Member of the Australian Agricultural & Resource Economics Society and the Ag Institute of Australia.



LINDSAY BROWN – Kyabram

Lindsay has worked in various roles including Insurance Agent, Agricultural Contractor, National Advocate for the New Zealand Shearing Industry and as a Union Official for the Liquor, Hospitality and Miscellaneous Workers Union. Lindsay commenced employment with GMHA in October 2007. Lindsay has a wealth of practical work experience and knowledge in both the agricultural sector and small business. He holds a Certificate IV Business Management and a Diploma of Community Services (Financial Counselling) and has completed certificate recognition courses in Mediation, Case Management and Retirement Planning.

**TOM CHICK – Kyabram**

Tom commenced employment with GMHA in January 2015. He is a qualified accountant with a farming background. Tom has worked with farmers and rural businesses in Northern Victoria, the Goulburn Valley and the Murray Valley in both Victoria and NSW for over 30 years. His objective is to help farmers and rural businesses identify all the options to assist with their farm and business decisions. Tom has a Diploma of Business (Accounting) and is currently undertaking a Diploma in Community Services (Financial Counselling).

**WILLIAM (BILL) FELL – Kyabram**

Over the past 20 years Bill has worked with farming families and rural businesses, focusing on helping people to use their energy, imagination and skills to transform their dreams into a realistic commitment. Bill commenced employment with GMHA in 2012. Bill holds a Diploma of Community Services (Financial Counselling); Diploma of Agriculture and a Graduate Certificate in Dispute Resolution. Bill's business, financial and project management experience is used to facilitate people working together, exchanging ideas and resources to discover different ways of achieving better results.

**BILL McCALLUM – Kyabram**

After growing up on a dairy farm in the Goulburn Valley, Bill spent over 30 years in the mining industry – mostly in management. He has a degree in Applied Science; a Master of Business Administration and is a Fellow of the Australasian Institute of Mining and Metallurgy. Bill has maintained an affinity for the rural sector throughout his working life and enjoys working with people. Bill joined the GMHA team in December 2014.

Rural Financial Counsellor's Report

Major Focus of Activity

The major focus of activity for the year has been on business planning and farm debt mediation. Succession planning has emerged as a structural adjustment option. Fundamental to this assistance is helping client's understand their financial position and thus available options. Such activities often require time and effort to determine the client's current position, understand the issues and explore options, not forgetting the communication often required with other service providers and stakeholders. This work is challenging, complex and rarely are major adjustment issues resolved immediately.

Most farm enterprises within the RFCS Vic GMH region enjoyed good to excellent commodity prices including grain, beef, lamb, wool and dairy, however the service remained busy with client demand from all sectors. Whilst there are many reasons for clients requiring support from a Rural Financial Counsellor (RFC) the more regularly reported triggers from RFCs have been poor financial literacy, high levels of debt both secured and unsecured and small scale enterprises.

Business planning was again the regular activity amongst client and RFC, including cash flow and viability analysis. Fundamental to this activity is capturing the client's financial performance and equity position. Once this information is obtained and understood suitable options are better identified. Improving commodity prices across many sectors and good seasonal conditions have contributed to an increase in clients adjusting within primary production and conversely a small decrease in clients adjusting out of primary production.

Farm Debt Mediation (FDM) remains the second highest RFC activity however the time dedicated to the activity was down compared to the previous year. Whilst difficult to measure RFCs reported banks being more proactive in referring clients other than those in asset management or default. This proactive approach allows clients more time to understand the seriousness of their situation and address significant issues.

Client Outcomes

When a client ceases service the RFC closes the client's file and records an outcome within the ARC database, however the outcome does not identify the range of actions and milestones achieved by the client when assisted by the RFCS. For example adjusting within agriculture could see improved risk and financial management, refinancing, debt reduction, payment plans, improved internal and external communication, improved performance management and more informed decision making. Adjusting out of agriculture could include milestones such as maximising or retaining equity, meeting unsecured debt commitments (minimising impact to local business), lifestyle changes to address health and wellbeing needs, meeting farm debt mediation agreement and land transfers resulting improved land productivity. The most frequently reported outcome for clients was adjusting within primary production. Whilst clients exiting out of agriculture reduced slightly, numbers remained well above the five year average. There was very little difference between the clients forced to exit compared to voluntarily exit.

Other Activity

Financial support from government continued in the form of Farm Household Allowance (FHA) RFCs continue to support FHA recipients and have developed an excellent working relationship with the local Human Services Centrelink Farm Household Case Officers.

RFCs reported interest for the farm finance concessional loan scheme was less than the previous year as many clients found meeting the scheme's eligibility requirement challenging.

Community Development.

The service continued to promote and provide community development workshops throughout the year.

RFCS Vic GMH partnered with Alpine Shire Council to contribute to a workshop titled Communication Thru the Ages. Over 80 people attended the workshop and the RFC received positive feedback from both Shire and participants.

RFCS Vic GMH hosted the VTARCG and RFC Conference in October 2014 in Shepparton with a conference theme of 'Structural Adjustment Within Agriculture'. Approximately 50 attendees heard from a variety of presenters during the three day conference.

Future Outlook.

Whilst always difficult to predict, it is expected clients will continue to seek support for the same major activities identified in 2014/15.

Business planning will continue as the principal activity for RFCs should the current commodity prices remain strong in most sectors, favourable weather conditions persist and the outlook remain optimistic. Preparing clients for Farm Debt Mediation (FDM) will continue as a major RFC activity, including FDM as clients work towards meeting the FDM Agreement. There is anecdotal evidence some banks have improved their rate of referral to the Rural Financial Counselling Service for customers experiencing financial difficulty. The same banks have seen the benefits of engaging a RFC well before Farm Debt Mediation is needed and are now strong advocates for the service. RFCs will continue to develop new and strengthen existing relationships with local banks to improve the timeliness and rate of client referral.

RFCs will continue to network and promote the service within the rural industry and across the broader community. RFCs continue to discover farmers and farm service providers, who have never heard of the Rural Financial Counselling Service, are unclear of the services offered and/or are misinformed of the services available.

As El Nino conditions continue to strengthening it is likely clients will seek the service of RFCs to combat financial issues created from dry and hot conditions. The likelihood of larger and more destructive fires is always greater when El Nino is present and as always RFCs will be ready to respond and assist clients affected by such natural disasters.

RFCs will continue to support clients who operate unviable and unsustainable businesses, including significant change and adjustment. Whilst there are often numerous factors stifling the success of a business some more common themes are: lack of financial literacy and management; small scale operations; unserviceable debt and lack of risk management and planning. RFCs will help clients to understand their financial position and options available to address the situation.

Chris Howard
Rural Financial Counsellor Coordinator



Back Row RFCs (L-R): Tony Shirley, Lindsay Brown, Carl Fraser, Alan Guest-Smith, Bill Fell, Maryanne Black, Chris Howard (RFCC)

Front Row RFCs (L-R): Jim Moll, Warwick Philpott, Tom Chick

Absent: Sandra Blake, Bill McCallum

Statistical reports

All statistics are based on figures provided by the Australian Rural Counselling Database, Service Profile Report for RFCS Vic GMH for the period 1 July 2014 to 30 June 2015.

ANNUAL SNAPSHOT

	2011-12	2012-13	2013-14	2014-15
Number of RFCs (FTE)	7.2	7.2	7.2	7.0
Number of clients assisted	573	399	432	403
Average clients per RFC	80	55	60	57
Primary enterprise type:				
Dairy farming	38%	39%	37%	38%
Sheep, beef cattle & grain growing	27%	26%	30%	33%
Major assistance type:				
Business Planning, cash flow & viability	24%	38%	33%	42%
Business Debt Mediation (Inc Farm Debt Mediation)	17%	31%	32%	24%
Clients on an action plan	84%	88%	81%	85%
Avg hours of assistance per client (ex travel)	7.9	13.9	16.09	14.1
Avg hours of travel per client	1.7	1.9	1.7	1.7
Major cause of client difficulty - Climatic variation	69%	58%	54%	48%
Client financial position:				
Average debts	\$726,405	\$535,098	\$685,620	\$639,512
Average bank debts	\$623,649	\$449,255	\$598,622	\$533,543
Average income position	-\$47,640	-\$38,933	-\$33,960	-\$21,481
Client outcomes:				
Government assistance (Other)	43%	54%	20%	13%
Adjusted within primary production	35%	25%	53%	61%
Adjusted out of agriculture	9%	11%	20%	18%
Client referrals:				
To RFCS Vic GMH	243	158	190	119
From RFCS Vic GMH	297	221	114	143

Financial Report

A copy of the audited financial statements for the year ended 30 June 2015 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 Goulburn Murray Hume Agcare Limited, hereby certify that the funding has been acquitted in accordance with the deed of grant for the past financial year.



Stephen Cohen
Chairperson

Date: 21 October 2015

Goulburn Murray Hume Agcare Ltd

Securing rural prosperity



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Trading as:



GOULBURN MURRAY HUME
AGCARE LTD Trading As
RFCS VICTORIA –
Goulburn Murray Hume

RFCS VICTORIA – Goulburn Murray Hume is supported by the Australian and Victorian Governments