



AgBiz Assist Ltd Trading As  
**Rural Financial Counselling Service**  
**Victoria - North East**

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# RFCS Victoria – North East Annual Report 2016-2017

01 April 2016 to 30 June 2017

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# Acknowledgements

AgBiz Assist Ltd acknowledges with thanks the contribution of the following organisations.

## **Funding bodies**

Department of Agriculture and Water Resources (DoAWR)

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

## **In-kind support**

- Belmores Accounting
- DEDJTR
- Fonterra Australia Limited
- La Trobe University.

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

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# Chairman's Report

## Service Overview

The past 15 months has been both extremely challenging and a rewarding experience for the Rural Financial Counselling Service Victoria – North East service Project Board and delivery team.

On Friday 1<sup>st</sup> April 2017, we commenced operating as Rural Financial Counselling Service Victoria – North East under the new Rural Financial Counselling Service (RFCS) Programme and Deed of Grant. We were pleased to be awarded the opportunity to continue providing RFC services for a further three years, however this also posed greater service delivery challenges to manage. At the forefront was finding the most efficient way to reorganise the service in order to deliver a quality service across a larger geographic region with less core budget than previously allocated for the smaller region.

This task was made much more manageable through the provision of additional funding over twelve months to assist us with the transition process. The additional funding support was appreciatively received as it enabled us to maintain RFC, administration and management capacity, and allowed the employment of a client records officer. This resulted in minimal disruption for our existing clients and facilitated a supported transfer process from the former RFCS provider to the North East service. Likewise, we were able to retain surplus funding from the former Deed to purchase new cars, IT and other capital items needed for the coming three years.



In the first month of commencing the downsized North East service, we relocated into smaller and more affordable office accommodation in Wodonga and Shepparton, closing the Kyabram office and vacating the former Wodonga office; the RFC's commenced using the new RFCS Portal reporting system; we introduced a new client file record system and began the development of new branding and service information.

By the end of that first month, the Executive Officer was away on carer's leave for two weeks with reduced and flexible working hours for the following three months, and I attended the National RFCS Chairs and Executive Officers meeting in Canberra on 29<sup>th</sup> April. By then we were starting to experience a sudden and unexpected increase in demand for RFC services. On 27<sup>th</sup> April 2016, Murray Goulburn Cooperative and a week later Fonterra, the two major milk companies operating in Victoria, announced an immediate and retrospective drop in milk prices, executing clauses in milk supply contracts that enabled them to clawback over-payments for milk already supplied and paid for. This situation catapulted many dairy farm businesses in the Goulburn Valley and North East Victoria from a sound or manageable financial position into a financially stressed state, some

experiencing significant financial hardship and personal distress while many others found that they were in a much weaker financial position overnight.

The RFC team was quick to react and shifted from providing mostly ongoing case management to response based crisis service delivery, by assisting people who needed to make urgent and critical business decisions and help people to access the available household income assistance.

Both the Australian and Victorian Governments also responded quickly to the sudden dairy industry downturn by providing additional funding for rural financial counselling staff. This enabled us to increase hours for our part time counsellors and employ a former RFC that required little training. He was a trained mental health worker who commenced work by the end of May.

As the extent of negative impacts on the dairy industry became known and the demand for dairy industry assistance continued to increase; both the Australian and Victorian Government's provided substantial dairy industry recovery packages that included additional funds for rural financial counselling resources.

The extra funding provided to the North East Victorian service enabled us to employ another three rural financial counsellors and client support staff by early August 2016. The new staff required provision of on the job training and mentoring, more office accommodation, IT, phones and cars. This occurred whilst the service struggled to meet the increasing demand for RFC service and manage and respond to the community and service providers' expectation for our staff to attend multiple service provider meetings, farmer information sessions and community events. Despite the early turmoil, the RFC service with its new team members spread across the Northern dairy region soon settled down and got on with the job of supporting farm families experiencing financial hardship. This was not an easy task as more and more farm families were without sufficient income to provide their families with food and household needs. This situation was exacerbated as the processing of Farm Household Allowance (FHA) claims were delayed within the Department of Human Services (DHS). The service was provided with IGA food vouchers and gift vouchers from Metcash, Lion's Need for Feed and Fairley's IGA to distribute to desperate farm families. The vouchers were greatly received by many families, along with food hampers and emergency relief assistance from other agencies. During this reporting period, we distributed over \$50,000 in vouchers to needy families (95% dairy farmers). In December 2016, our service participated in the two Dairy Assistance Round Table meetings in our region held at Tangambalanga and Shepparton. Both sessions generated additional client demand and follow up assistance working with DHS case officers and clients experiencing FHA application difficulties. The Dairy Assistance Round Table resulted in the Minister for Agriculture and Water Resources announcing some important changes to FHA eligibility rulings, processing and resourcing that produced considerable processing improvements and clearer access requirements for farm families.



In February 2017, the five new RFC staff commenced their Diploma of Financial Counselling; this followed a series of staff development sessions and in house training to ensure our staff were well equipped to perform their roles.

In March 2017, our Executive Officer and I attended the National RFCS Chairs and Executive Officers meeting in Canberra where preliminary discussion into a collaborative review of the RFCS Monitoring and Evaluation Framework commenced. On 27<sup>th</sup> April we met with the Department of Agriculture and Water Resources for our first RFCS Service Performance Review under the new Deed of Grant; we viewed this as a positive and constructive process.

## Strategic Achievements

Following the Goulburn Murray Hume Agcare Ltd Board adoption of a new company constitution, the organisation changed its name to AgBiz Assist Ltd and established the RFCS Victoria – North East Project Board within its' governance framework on 31<sup>st</sup> March 2017, and we commenced operating under the trading name of Rural Financial Counselling Services Victoria – North East. The seven-member project Board were appointed based on skills and expertise and began the task of governing the RFCS Programme on behalf of the Company, commencing with the ongoing negotiation of the RFCS service transition plan in relationship to the RFCS Project Board structure and governance structure with the Department of Agriculture and Water Resources (DoAWR) program managers. Formal sign-off on the plan did not occur despite being resubmitted on three occasions; however milestone payments were made by DoAWR indicating that the plan had been accepted. The Terms of Reference for the Governance and powers of the RFCS Project Board was adopted by the Board with bimonthly Board meeting and alternate month subcommittee meetings. The Chairman of the AgBiz Assist Ltd Board was also appointed Chairman of the RFCS Project Board. Appointments of conveners to subcommittees were Peter Gray – Finance, Tim Clune – Governance & Risk and Peter Huzzey – Marketing & Business Development.

Delivering the transition plan was the prime focus of the RFCS Project Board in the first half of this reporting period. Key components of the plan included the wind up of the former RFCS program and the establishment of the new RFCS Programme. This included financial acquittals that required separate external audits and written reports back to DoAWR. Likewise, capturing client data from the ARC database, transferring ongoing client records, entering new clients into the RFCS Portal and moving client file records from paper files to electronic including electronic storage of all closed client files from the last Deed.



Oversight of the Communications and Marketing plan was a focus of the Marketing and Business Development committee. During the year a new RFCS Victoria – North East branding was adopted, a new website developed and launched, along with new business cards and email addresses. A new printed RFCS brochure was developed along with a RFCS promotional banner, and later in the year we launched an RFCS Facebook page.

Considerable effort was committed to stakeholder engagement and connecting with key referral agencies, industry groups (especially dairy), financial institutions and professionals. The efforts of this work is reflected in the attached Service Discovery Method report. Following media training, we had several local and state media releases picked up by print

and electronic media and RFCS Victoria – North East featured on a national rural media in relation to the dairy industry.

Financial management, corporate compliance and clear financial reporting was also high priority for the RFCS Project Board. The Finance committee has worked to ensure that robust financial management systems were in place to comply with the Deed of Grant, opening new bank accounts for RFCS funds, reviewing financial systems, delegation policies and procedures. The committee spent time refining financial reporting for the RFCS Project Board that resulted in the development of specific RFCS reports and budget forecasting. The Board also determined and authorised approved spending of surplus funds from the previous RFCS program on service establishment and infrastructure and they closely monitored the expenditure of the additional Dairy Industry funding. The diligence of the RFCS Project Boards oversight was confirmed by the Company auditors interim audit report to the Board who noted for this reporting period that “once again the books and records of the company were maintained in excellent order and we have been provided with cooperation from all staff members to answer queries. Despite several changes to the Deed of Grant, pressures due to the dairy industry funding and the increase in staff and client demands, the record keeping has been maintained at a high standard”.

Governance and risk management remains a critical focus area for the Board. This year we concentrated on establishing strong governance practices for the RFCS Project Board to ensure oversight of the RFCS Deed of Grant requirements. RFCS service documentation, policies and procedures were reviewed and updated for the RFC service throughout the year and this included obtaining professional advice. This professional advice identified that in a few areas our policies would be more operationally effectual if some were combined and other policies and procedures were modified to align with the risk management requirements in proportion to the size and needs of our company. Further professional advice has been engaged to assist with this policy work. The RFCS Project Board also monitored the transition risk management plan. A key initiative was to enable access to a central client risk register through a shared electronic drive and for clients with known risks to be identified in the RFCS Portal. Personal safety risk management training and IT security training for all staff supported this work.

The Board also participated in a Not for Profit Governance Essentials Training course delivered by the Governance Institute.



## Priorities for 2017-2018

The RFCS Project Board priorities for the coming year will focus on the development and implementation of a new Engagement Plan, reviewing and renewing the Risk Management Plan whilst continuing to monitor risk, renewing the RFCS strategic Plan and reviewing processes to ensure we deliver on the RFCS Performance and Assessment Framework. Ongoing monitoring and management of financial resources including planning the management of the wind down of RFC service capacity as dairy industry support funding is exhausted. Likewise, we will continue to support the ongoing industry recovery process and plan beyond current funding aid. Similarly, we will continue our focus on supporting natural and economic disaster preparation and recovery assistance for our clients and the region.

Sustaining good governance throughout the organisation will again be a key focus, reviewing and renewing our suite of Human Resource policies, Client Visit procedures and disclaimer statements will be priority for completion this coming year. Maintaining our commitment to service development and continuous improvement, including ongoing professional supervision and development for staff, and Board training will also assist us to achieve positive outcomes for the service.

## Acknowledgements

As the inaugural Chairman of the RFCS Victoria – North East Project Board, I wish to thank all staff for the extraordinary effort they have made to achieve everything they did over the past fifteen months; implementing a new RFCS service; winding up the former program; responding to the dairy industry crisis and continuing to assist clients in a caring and professional manner. I wish to recognise the professionalism and work of my fellow Board members for the support and expertise they provided throughout this period.

To close, I wish thank and acknowledge the Australian and Victorian Governments for granting us the funds and privilege of being an ongoing provider of Rural Financial Counselling Services and for providing a significant amount of additional funding to support the dairy industry downturn and recovery. A big thank you also to the Rural Financial Counselling Programme managers and staff who have worked alongside us and assisted us throughout the year.

We look forward to the coming year and building on the flourishing collaborative relationship between the DoAWR, DEDJTR and services providers.

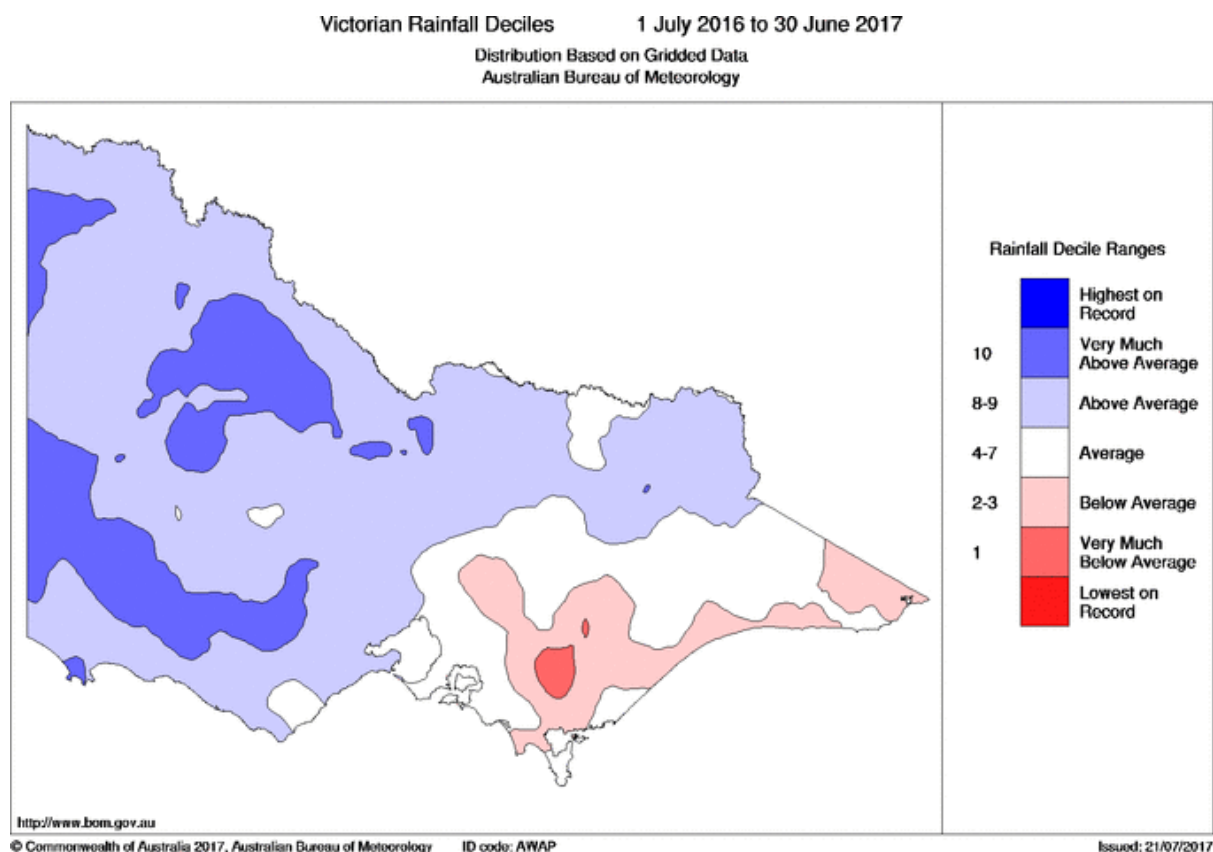
Chairman  
Steve Cohen



# Rural Issues and Industry Overview

## Key challenges & Drivers of demand for RFCS

Rainfall for the past 12 months to end of June 2017 in the RFCS Victoria North East region was mostly average to above average with highest on record rainfall received in September 2016. Above average rainfall occurred from July to October and repeated again in December 2016, January 2017 and April 2017. The spring rainfall was helpful in replenishing reservoir water volumes and contributed to record cereal and oilseed yields in some districts. Improving water storage levels resulted in High Reliability Water allocations of 100% for Murray, Goulburn and Campaspe systems.



## Dairy

Dairy farmers continued to experience cashflow difficulties throughout 2016/17 following the milk price drop in April and May of 2016 and/or high water and feed costs. Many dairy farmers reported a loss for 2016 and this continued throughout the 2017 financial year as a consequence of lower milk prices. Rural Financial Counsellors were kept busy assisting dairy clients with business planning, applying for concessional loans and Farm Household Allowance (FHA). Demand for FHA and concessional loan support grew significantly throughout 2016/17. For most of the 2016/17 year Dairy farming clients made up 75% of the total client list actively supported by the service. Servicing higher levels of unsecured debt and cashflow stress are the common issues amongst many dairy farmers actively engaged in the service and this will remain a key challenge for some time.



## Cropping

Whilst wet conditions affected some crop quality and yields, generally most croppers experienced healthy crop yields which went some way to compensating for lower prices. Business planning and pre succession planning were the more frequent support required by broadacre clients.

## Beef, Sheep and Lamb

Healthy prices were experienced by beef and lamb producers throughout 2017. Clients with small scale unviable entities and/or little strategic direction were more likely to seek service support. These operations often rely heavily on off-farm income to minimise or prevent potential losses. Generally significant restructure such as selling assets or exiting the industry are the only options available to owners of small scale unviable entities.



## Horticulture

Fruit growers attributed the wet spring and milder summer for a later than normal harvest with fruit slow to colour and low in sugar. RFCs supported clients with small scale operations and limited market options through restructure and adjustment.



## Operations

Additional funds made available from the federal government to increase staff to meet the increased demand from dairy farmers saw the RFCS Vic – NE service grow the Rural Financial Counselling team members from six to eleven. Thus, recruitment, staff training, inductions and equipping the new RFCs with tools and resources to deliver the service were additional challenges for the service.



Staff training with Department Human Services, Shepparton

# Performance Report

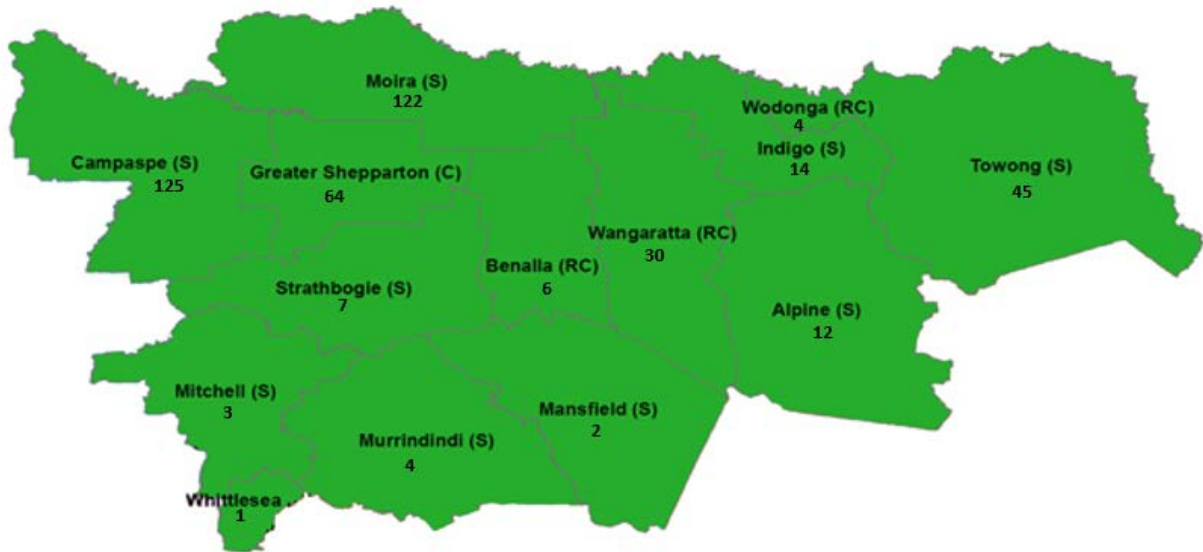
## Operational Statistics

All statistical reports are based on Rural Financial Counselling Service Portal data for the RFCS Victoria - North East region for the period 1 July 2016 to 30 June 2017.

### ANNUAL SNAPSHOT

	Apr-June 2016	2016-17 Count	%
Number of RFCs (FTE) @ 30/6/2017	7.4	10.2	
Number of clients assisted	191	462	
Number of Clients new to the Service	79	271	
Number of clients exited from the Service	Nil	81	
Primary enterprise type assisted:			
Dairy farming	98	250	74%
Sheep, beef cattle & grain growing	30	61	18%
Major assistance type:			
Farm Household Allowance application		149	
Clients with Active Client Service Record	142	338	
Number Active Clients @30/6/2017	-	298	
Average clients per RFC @30/6/2017	-	29	
RFCS Portal – Grand Total Group Time (hours)		13097.75	
Counsellor Time			
Client Time (hours)		7538.50	58%
Non-Client Time (hours)		5559.25	42%
Non-Client Time			
Travel		438.50	8%
RFC Mentoring		1151.50	21%
Outreach		554.50	10%
Administration		3401.25	61%
Avg hours of assistance per client (incl. travel)		22	
Major cause of client difficulty	Milk price	Milk price	
Clients Serviced – Discovery Method			
Previous RFCS Client (word of mouth)		42	24%
Referral from a financier or accountant		30	17%
Client referrals :			
To RFCS Vic-NE via 1300 834 775	67	201	41%
To RFCS Vic-NE direct to RFCs	12	261	59%

Clients Serviced - by Local Government Area - Annual  
1st July 2016 - 30th June 2017



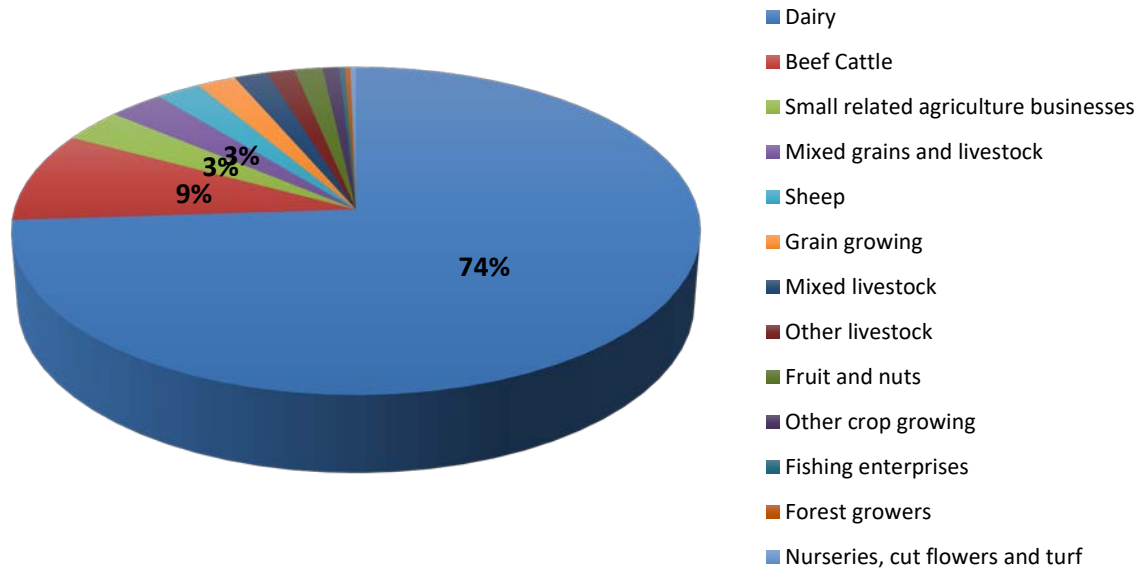
\* 20 Clients serviced NSW border region during the period

LGA Areas	Count of LGA Areas
Campaspe Shire	125
Moira Shire	122
Greater Shepparton City	64
Towong Shire	45
Wangaratta Rural City	30
Indigo Shire	14
Alpine Shire	12
Strathbogie Shire	7
Benalla Rural City	6
Wodonga City	4
Murrindindi Shire	4
Mitchell Shire	3
Mansfield Shire	2
Whittlesea City	1
<b>Total Vic-NE region</b>	<b>439</b>
Total Vic - other region	3
Total NSW border region	20
<b>Grand Total</b>	<b>462</b>

The greatest demand for service was from the North West of our region. A total of 462 clients were serviced during the period with 20 clients being from the NSW border region of our service area.



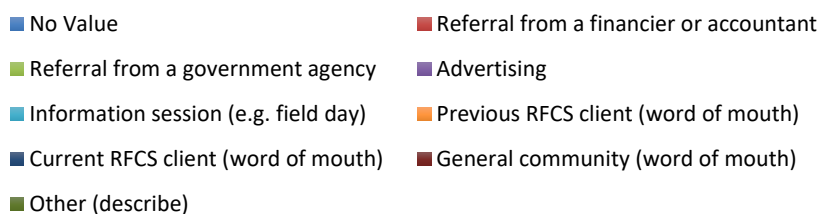
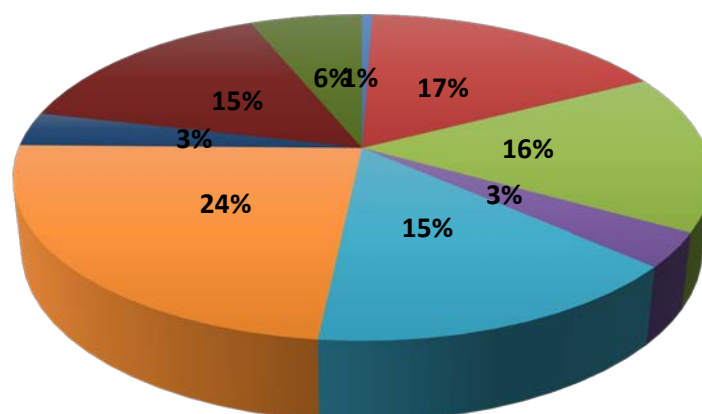
## Clients Serviced - Business Type - Annual 1st July 2016 - 30th June 2017



Business Type	Count of Business Type	%
Dairy	250	74.0%
Beef Cattle	30	8.9%
Small related agriculture businesses	11	3.3%
Mixed grains and livestock	10	3.0%
Sheep	8	2.4%
Grain growing	7	2.1%
Mixed livestock	6	1.8%
Other livestock	5	1.5%
Fruit and nuts	5	1.5%
Other crop growing	3	0.9%
Fishing enterprises	1	0.3%
Forest growers	1	0.3%
Nurseries, cut flowers and turf	1	0.3%
<b>Grand Total</b>	<b>338</b>	

The majority of clients serviced over the period were dairy farmers with other industries experiencing improved seasonal and trading conditions. A number of small related agricultural businesses were also impacted by the milk price and sought rural financial counselling assistance.

## Service Discovery Method

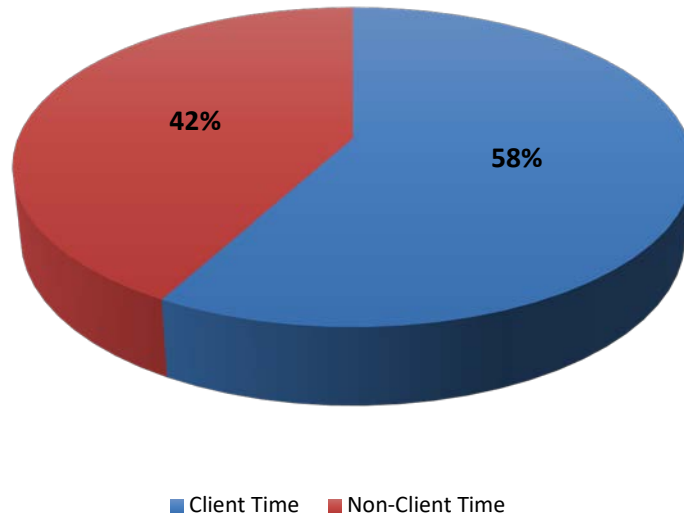


\* Source Data – RFCS Portal – download 18<sup>th</sup> July 2017

Discovery Method	Client Count	%
No Value	1	1%
Referral from a financier or accountant	30	17%
Referral from a government agency	28	16%
Advertising	6	3%
Information session (e.g. field day)	27	15%
Previous RFCS client (word of mouth)	42	24%
Current RFCS client (word of mouth)	6	3%
General community (word of mouth)	27	15%
Other (describe)	11	6%
<b>Grand Total</b>	<b>178</b>	

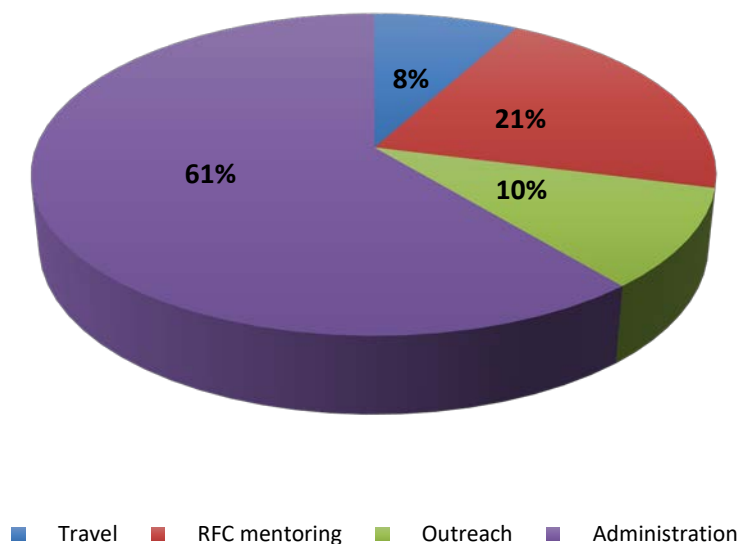
There was a wide range of Service discovery methods throughout the reporting period; the highest of these being referral from accounting firms; Department of Human Services; word of mouth and community information sessions.

## RFC Time - Client Vs Non-Client Time 1st July 2016 - 30th June 2017



The majority of counsellor time was classified as Client Time according to the RFCS Portal manual and includes counselling, travel, administration, outreach and mentoring (Appendix 4).

## Non-Client Time 1st July 2016 - 30th June 2017



Non-client Time is not specifically related to a client and includes staff meetings, training, promotional work and associated travel.



# Activities

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

## TRAINING, SEMINARS & WORKSHOPS

### RFC Training

- Suicide – Difficult Conversations – Identifying people at risk (July 2016)
- Rural Finance Workshop – Dairy Recovery Concessional Loans (July 2016)
- DoAWR Portal Training (August 2016)
- Suicide – Supporting Clients experiencing stress (Oct 2016)
- Murray Dairy – Taking Stock workshop (Nov 2016)
- Breakthrough thinking (Nov 2016)
- First Aid; First Aid refresher and CPR First Aid (Feb 2017)
- Centrelink – Farm Householder Allowance program workshop (March 2017)
- Rural Finance – Business Concessional Loan Update (March 2017)
- OH&S Fit for Work (April 2017).

### Administration Staff Training

- First Aid (Feb 2017)
- Governance Institute – Annual Reporting workshop (May 2017).

### Board Training

- Strategic Planning Workshop (April 2017)
- Governance Institute – Officers, Directors and the Board (June 2017).



Tallangatta Farming Expo

## EVENTS, MEETINGS & NETWORKING ACTIVITIES

### Presentations at:

- Presentation at Department Human Services Health Service Workshop (July 2016)
- Service Presentation to Goulburn Murray Water (August 2016).

### Attendance and Participation at:

- Attendance throughout 2016-2017 at LGAs including Indigo, Wodonga, Towong, Alpine, Moira and Campaspe.
- Ongoing communication with DHS Centrelink
- Various Community Dairy Events including at Kyabram, Girgarre, Lockington, Nathalia, Rochester and Numurkah (June 2016)
- Dairy Farmers Meeting with consultant Phil Shannon in Corryong (June 2016)
- Participating in Regional Industry Leadership Group (June 2016)
- Murray Dairy Regional Towns and Communities Working Group (June 2016)

- Newspaper – Service Promotion (August 2016)
- Farm and Expo Field Days (Sept 2016)
- Northern Dairy Industry Leadership Group (NDIL) (Sept 2016)
- Attendance at DHS Mobile Service Unit Visits in local towns (Oct 2016)
- Rural Finance (Oct 2016)
- Murray Dairy (Nov 2016)
- Young Dairy Network (Nov 2016)
- Local economic update provided jointly by Shepparton Local Government, Committee for Shepparton and NAB (Dec 2016)
- Attendance at Dairy Roundtable facilitated by National Party Senator (Dec 2016)
- Murray Dairy & Murray Dairy Futures Session (Jan 2017)
- Rural Support Network – Campaspe (Jan 2017)
- Rural Skills Connect (Jan 2017)
- Rural Finance (Jan 2017)
- Goulburn Valley Primary Care Partnerships (Jan 2017)
- Ongoing communication, networking and attendance at various dairy service provider meetings including Northern Dairy Industry Leadership Group, Dairy Industry Liaison Officer and NDIL Subcommittee (Jan 2017)
- DHS Centrelink meeting with all Farm Household Case Officer who operate within service area (Feb 2017)
- Rural Finance – Re Business Concessional Loans (Mar 2017)
- Rabo, NAB and Rural Finance (Mar 2017)
- Tallangatta Farming Expo (April 2017)
- DoAWR and RFCS (National) Monitoring and Evaluation Framework Workshop (April 2017)
- Primary Care Connect (May 2017)
- GV Health (May 2017)
- Murray Dairy (June 2017)
- Rural Skills Connect (June 2017)
- Rural Finance – Business Concessional Loans (June 2017)
- Rural Development Victoria (June 2017)
- Rochester Business Network (June 2017)
- Myrtleford Chamber of Commerce (June 2017)
- Client Surveys (June 2017)
- Participation in a Men’s Health Night run by GV Health (June 2017).



Elmore Field Day Information Stand

# Board of Directors

## Project Board Members

The RFCS Vic - NE Project Board is represented by 2 Directors from each of AgBiz Assist Ltd.'s member groups GV AgCare and Alpine Valleys Community Leadership Inc. (AVCLI) and four of AgBiz Assist Ltd.'s Independent Board Directors.

### Project Board Member Directors

**STEPHEN COHEN**

Chairperson  
*GV AgCare Member Director*

**PETER GRAY**

*GV AgCare Member Director*

**WAYNE DONEHUE**

*AVCLI Member Director*  
Effective from 24/11/2016

**CATE KIRK**

*AVCLI Member Director*  
Resigned 27/10/2016

**DEBORAH CORBETT**

*AVCLI Member Director*  
24/11/2016 to present

### Project Board Independent Directors

**TIM CLUNE**

*Independent Director*

**PETER HUZZEY**

*Independent Director*

**CHRIS THOMAS**

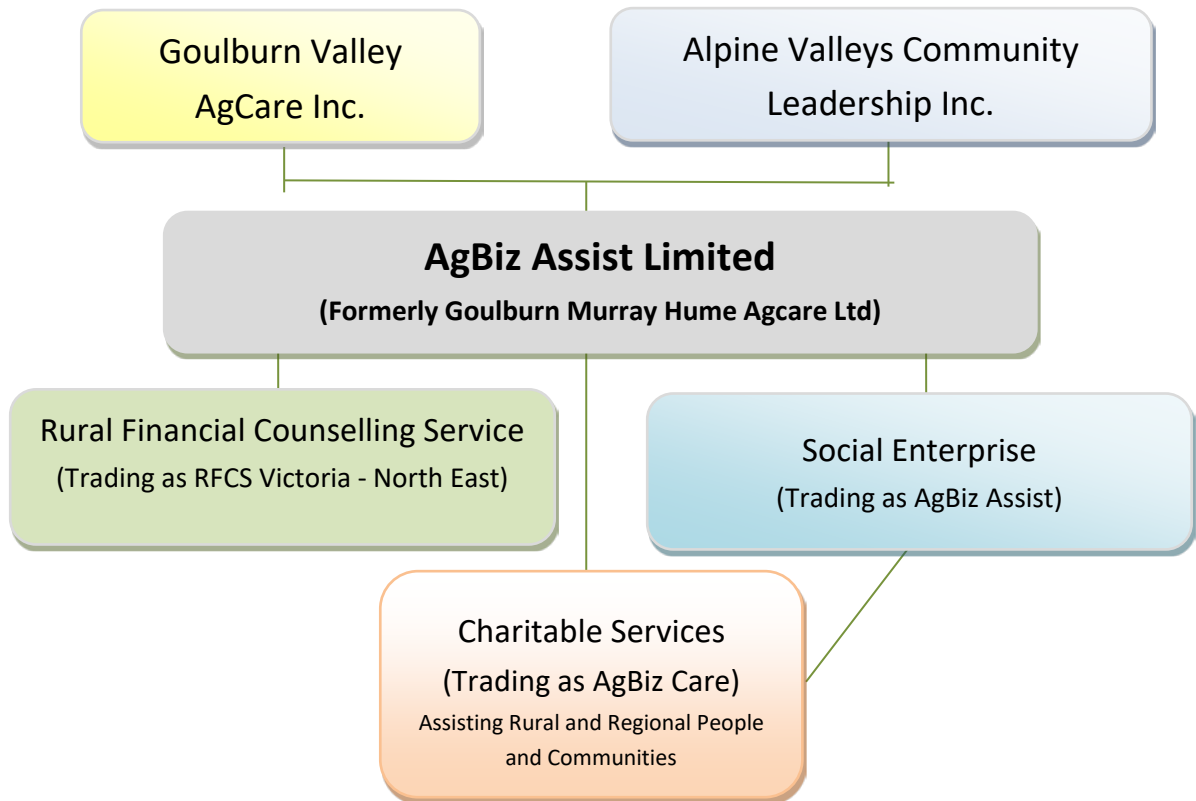
*Independent Director*

**CHRIS HOWE**

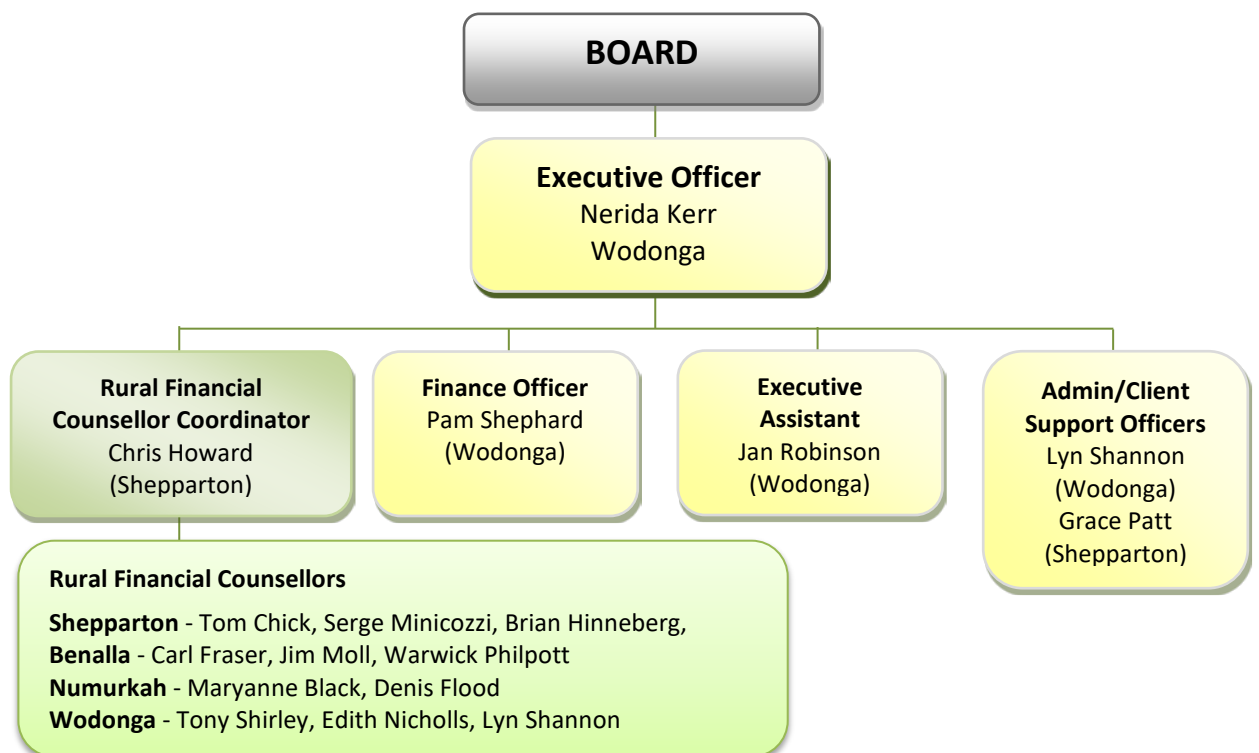
*Independent Director*  
1/4/16 to 24/11/2016

# Organisational Overview

## Corporate Structure



## Organisational Structure



# Our Staff

## Management & Administration

**NERIDA KERR**  
*Executive Officer*

**PAM SHEPHARD**  
*Finance Officer\**

**CHRIS HOWARD**  
*Rural Financial Counsellor  
Coordinator*

**JAN ROBINSON**  
*Executive Assistant - Wodonga\**

**LYN SHANNON**  
*Client Support Officer – Wodonga\**

**GRACE PATT**  
*Communications & Client Support Officer –  
Shepparton \*(Commended 29/11/2016)*

\*Part time

## Rural Financial Counsellors (RFCs)

### WODONGA

**TONY SHIRLEY**  
**EDITH NICHOLLS** (*Commenced 8/8/2016*)  
**LYN SHANNON** (*Commenced 30/1/2017*)

### BENALLA

**CARL FRASER**  
**JIM MOLL**  
**WARWICK PHILPOTT**

### SHEPPARTON

**TOM CHICK**  
**BRIAN HINNEBERG** (*Commended 9/8/2016*)  
**SERGE MINICOZZI** (*Commended 1/8/2016*)

### NUMURKAH

**MARYANNE BLACK**  
**DENIS FLOOD**

## Staff profiles

### Executive Officer

#### **NERIDA KERR**



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 in July 2012.

Nerida studied Business Management, Social Work and Dairy Farm Management. She 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.

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.

### Rural Financial Counsellor Coordinator

#### **CHRIS HOWARD – Shepparton Office**



Chris has worked within the agricultural sector since 1990, including small business management. He commenced employment as a Rural Financial Counsellor in July 2008 and took up the RFC Coordinator position in May 2014. Chris holds 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.

## Rural Financial Counsellors



### **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 the ABA/RFCS Wodonga office as a Rural Financial Counsellor in October 2007.



### **LYN SHANNON – Wodonga**

With a Bachelor of Science in Agriculture (Agronomy), Lyn has 18 years' experience in irrigated cropping and pasture operations. Lyn has extensive knowledge in budgeting and bookkeeping having ran her own irrigation farm business and provided bookkeeping services for corporate and large family farm businesses. Lyn is passionate about assisting people to understand their financial position and supporting them to make well informed business decisions. Lyn commenced as a Rural Financial Counsellor in January 2017 and is located in our Wodonga office. Lyn is currently completing a Diploma in Community Services (Financial Counselling).



### **EDITH NICHOLLS – Wodonga**

Edith's passion is the dairy industry and all that it entails. For the previous 15 years Edith has worked in the agricultural industry, holding positions in Biosecurity, Animal Health and Emergency Management in both the Victoria and Queensland state governments. Edith has extensive experience in the Dairy industry, having grown up on a dairy farm and worked as a Dairy Field Officer in South East Queensland, Central New South Wales, Northern Victoria and covering parts of South Australia. These positions have given Edith a broad skillset in dairy business management, marketing and logistics. She has been actively involved in the Young Dairy Network and other industry development groups across all regions. Edith achieved a Bachelor of Science in Agriculture with Honors majoring in Animal Health. Edith commenced as a Rural Financial Counsellor in August 2017 and is based in our Wodonga office. Edith is currently completing a Diploma in Community Services (Financial Counselling).





#### **MARYANNE BLACK – Numurkah**

Maryanne has been a Rural Financial Counsellor with ABA/RFCS 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.



#### **DENIS FLOOD – Numurkah**

Denis commenced work with ABA/RFCS Vic NE in May 2016. He had previously worked as a Rural Financial Counsellor with GV AgCare during the “millennium Drought”. During that time he had extensive experience working with Dairy Farmers and Agricultural Supply businesses in the Campaspe, Moira and Greater Shepparton regions. He has operated his own business in the Hospitality sector for over 30 years and for the last 17 years has been concurrently involved in Counselling and Men’s Behavioural Change Group facilitation. He holds various Diploma and other certifications in Counselling, Couples therapy and Men’s Behavioural Change, as well as a Trade certification in refrigeration. Combined with life experiences, Denis’s background gives him a sound foundation to work as a Rural Financial Counsellor. Denis has commenced the Diploma in Community Services (Financial Counselling).



#### **CARL FRASER – Benalla**

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





#### **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, and irrigated horticulture and viticulture. Jim has over 20 years' experience in agricultural research and extension across NSW, QLD and Victoria, communications and project management, and specialises in farm business economics. His skills include: farm business planning and appraisal; property management planning; grazing management and farm benchmarking. Jim holds a Bachelor of Ag. Science; a Post Graduate Diploma of Ag Economics and a Diploma of Community Services (Financial Counselling). Jim commenced employment with ABA/RFCS in January 2015.



#### **WARWICK PHILPOTT – Benalla**

Warwick has been engaged in the delivery of professional services across Victoria, NSW and Tasmania for the past 30 years. He commenced working with ABA/RFCS 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 and 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.



#### **TOM CHICK – Shepparton**

Tom commenced employment with ABA/RFCS 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 holds a Diploma of Business (Accounting) and a Diploma in Community Services (Financial Counselling).



**SERGE MINICOZZI – Shepparton**

With 25 years of dairy farming experience, Serge brings extensive knowledge and a personal understanding of the difficulties faced by farmers. Serge commenced with ABA/RFCS in August 2016 and has previously worked with rural communities in North Central Victoria providing business management services and training. Serge is based in our Shepparton office. Serge is currently completing a Diploma in Community Services (Financial Counselling).



**BRIAN HINNEBERG – Shepparton**

With more than 25 years of experience as a Business Advisor in Central Victoria, Brian has worked closely with agri-businesses and small businesses to improve business capacity, promote business diversification and assist with disaster recovery and succession planning. Brian is passionate about assisting rural businesses to become financially empowered through working with them to develop ideas, make good business decisions and plan for the future. Brian is based in our Shepparton office. Brian commenced as a rural financial counsellor with ABA/RFCS in September 2016 and is currently completing a Diploma in Community Services (Financial Counselling).

# Financial Reporting

## Audited financial Statements

**A copy of the audited financial statements for the year ended 30 June 2017 is available upon request from the head office at Wodonga.**