



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

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# RFCS Victoria – North East Annual Report 2017-2018

01 July 2017 to 30 June 2018

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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.

# Chairman's Report

The past year has once again been a challenging one for RFCS Vic North East. However, it is pleasing to report we have successfully achieved our outcomes and continued to deliver quality services to our clients.

The ongoing financial pressures within the dairy industry continued to dominate the workload of our team. This meant that staff assisted many stressed and exhausted clients throughout the year. Contingency and industry support funding from the Australian and Victorian governments allowed us to employ additional RFCs and client support staff to meet the increased service demands within the dairy industry.

Demand for RFC assistance came from farm families with insufficient income to support their family and farm operations. The counsellors assisted these clients to develop strategies to manage debts, restructure their businesses, refinance loans, exit or retire from farming and help with Farm Household Assistance and Farm Business Concessional Loan applications. Additionally, we provided some immediate relief, issuing IGA grocery cards and vouchers through our charity, AgBiz Care. This is made possible through donations from Metcash, Fairley's IGA in Shepparton and other charitable donations.

The impact of the dairy industry down turn was evident across dairy communities for both farmers and their supply chain businesses in our region and beyond. Notably, the high levels of unsecured debt carried by small rural businesses and other farmers such as hay and grain growers emerged as increased financial pressures. Likewise, the loss of employment on farms and from rural supply chain businesses also diminished the health and wellbeing of families and the broader rural community.

Training and mentoring of new RFC staff continued throughout the year; with four RFCs completing the Diploma of Financial Counselling with Eva Burrows College (formerly Booth College). We also continued to provide professional development opportunities and professional supervision to staff.

Along with our Executive Officer, RFC Coordinator and RFCS client support Officer, I valued the opportunity to attend the DoAWR RFCS Monitoring and Evaluation (M&E) workshop in Melbourne on 9 and 10 August 2017. This was an opportunity to actively contribute to the exchange of views and information. The workshop, facilitated by the NOUS Group, worked through critical service areas to evaluate how they could be practicably assessed. It was also an opportunity to identify crucial information required for the Portal system to monitor service provision activities. This important piece of work will continue to inform DoAWR on the impact of current and future RFCS programs.

## Stakeholder Engagement

RFCS Vic NE staff also participated in a series of stakeholder consultations for the establishment of the Regional Investment Corporation, the review of the Victorian Farm Debt Mediation Scheme and an evaluation of the Victorian government's Drought Response Package.

Throughout the year RFCS staff collaborated with the DHS Centrelink mobile service as it toured our regions. We also liaised with Murray Dairy on initiatives to support the dairy industry recovery effort, including building financial management skills. At the Murray Dairy Business Forum in October we had a trade stand with staff in attendance.

RFCS Vic NE conducted Farming Women's Business Development Planning workshops in the Kiewa Valley and Goulburn Valley to identify and understand what support farming women required to build capacity in farm business management and individual wellbeing. We also partnered with Alpine Valleys Community Leadership and held a Farm Business Leaders Transition (succession planning) workshop in Benalla which was attended by sixty people. The workshops were well attended and several participants requested follow up assistance.

A highlight of the year for RFCS Vic North East was working with DoAWR to organise the National RFCS Chairs and Executive Officers meeting held in Canberra on 7-9 March. This involved two workshop sessions that explored RFCS opportunities for influencing policy development and the development of a national RFCS Communications and Stakeholder Engagement Strategy. The program also included a presentation from the NSW Rural Assistance Authority on their findings on a project looking at how farmers preferred to receive information. Additionally, the Australian Banking Association outlined the new Banking Code of Practice (to come into effect on 1 July 2019), the new role of Bank Customer Advocates and its literacy initiative.

Dr Tim Clune, Lecturer in Agribusiness, School of Business, La Trobe University and RFCS Vic North East Board Member presented a research project to understand farm business decisions through an analysis of RFCS ARC data and the interviewing experiences of RFCs. He sought RFCS group participation, and separate Chairpersons and EOs sessions were held to discuss RFCS operational issues as well as strategic planning and governance matters.

## RFCS Victoria – North East Project Board Strategic Achievements

Over the year the RFCS Project Board signed off on the RFCS Victoria North East Transition Plan. All aspects have been completed or actions revised due to rapidly changing circumstances and priorities.

We continued to review and revise organisational policies and procedures to ensure currency as well as meet changes in legislation and relevance to the RFC service. Of note was

our strengthened relationship with DoAWR and the opportunity to collaborate with department staff and the other RFC services from around Australia on program development and policy.

The highlight of the year for our Board was Paula and Jocelyn's visit to Shepparton on 18<sup>th</sup> January. We appreciated the generous amount of time they spent with us to discuss how and understand the guiding principles underpinning our delivery of RFCS services in the North East Vic region. Likewise discussing the challenges and opportunities for the RFCS, our staff members also welcomed and valued the opportunity to meet with DoAWR executive managers.

The Board also invested in our own professional development. Directors attended an in-depth risk management training day with the Australian Governance Institute.

Despite various disruptions and rapid organisational expansion our auditors, once again, provided us with solid feedback on our governance and financial management processes

## Looking forward - Priorities for 2018-2019

We welcomed the Minister for Agriculture and Water Resources announcement to extend the current RFCS Program by twelve months. This will provide additional time for the RFCS Program to implement and report on the new Performance and Assessment framework. Equally, provide time to review the RFC reporting database, establish the enhanced RFCS working relationship supporting DHS with the FHA business improvement framework and work with the rollout of the Regional Investment Corporation suite of concessional loans and investment incentive programs. RFCS Vic NE is committed to working with DoAWR, the other Departmental agencies and RFCS provides around Australia to deliver effective services to farmers and related small businesses to assist them to be self-sufficient.

The Project Board will renew and refresh the RFCS planning documents to guide the delivery of RFCS for the remainder of the current Deed. This work will be underpinned by the development of a new organisational strategic plan.

A key focus for the coming year will be working on the development and implementation of the national, state and our regional client engagement and communication plans. This will include rebranding, new messaging, new marketing collateral and digital engagement and platforms.

## Acknowledgements

As Chairman of the RFCS Victoria – North East Project Board, firstly I wish to acknowledge Tony Shirley's service and contribution to rural financial counselling services in North East Victoria and Southern New South Wales. Tony was a widely respected, highly skilled and compassionate counsellor, his loss has been deeply felt by all his colleagues, clients, service providers and our Board.

Tony joined the then Rural Financial Counselling Service Goulburn Murray Hume in October 2007 after a career in accounting and business advisory. He was a highly experienced and knowledgeable RFC who was particularly skilled at succession planning and working with very complex clients. His loss was deeply felt on both a personal and professional level for staff and clients, and particularly tough on those staff who took on Tony's clients. Whilst he tried to finalise as many cases as he could and mentor two new RFCs, his declining health made this impossible. Even so, the new RFCs responded admirably to their significant challenge and are to be commended for their efforts. Coinciding with Tony's illness, another of our experienced RFCs required extended family leave and in December advised he was unable to return to work.

The absence of two very experienced RFC's initiated the need to accelerate the training and mentoring of less experienced staff. Equally important was the need to support our staff and provide time for them to come to terms with the loss of another colleague within two years of RFC Bill Fell's sudden death. This is evident in our service statistics. We also received more sad news over Easter that our former RFC Alan Guest-Smith had passed away after a short illness. Alan retired in March 2016 after seven years of service.

All in all, it has been an emotionally challenging twelve months for the team as it navigates grief in all its permutations. I thank all our staff for the professional and tireless work they did throughout the year, it was carried out under some difficult circumstances.

I also wish to recognise the skill and work of my fellow Board members for their professionalism and the support they contributed throughout the year.

To our funders, I thank and acknowledge the Australian and Victorian Governments for funding and supporting us to provide services in our region. I particularly thank the Rural Financial Counselling Program managers and staff who have worked together with us throughout the year.

Again we look forward to the 2018-19 year and working collaboratively with DoAWR, DEDJTR and RFCS service providers to enhance the service and continue to make a positive impact on rural agricultural businesses and farming families.

**Steve Cohen**  
**Chairman**  
**RFCS Victoria – North East Project Board**

# Executive Officer's Report

Reflecting on my sixth year as Executive Officer, I remain honoured to have the privilege of working with the dedicated, skilled and considerate team of people who front up every week to help and mentor the rural people who access our services. Together the AgBiz Assist team foster a supportive and encouraging culture that's demonstrated daily to their colleagues, within the organisation and out in the wider community, which makes it a good environment to work in. This supportive culture was unfortunately called upon again this year as our much respected colleague and friend Tony Shirley became increasingly unwell, as we all dealt with the news that his illness was terminal and then his passing on 10<sup>th</sup> November 2017. Sadly, Tony's death was followed by the news of recently retired RFC Alan Guest-Smith's passing in March 2018. Our thoughts remain with Tony and Alan's respective families, likewise the Fell family; RFC Bill Fell died suddenly in December 2016. We deeply feel the loss of our much loved and respected colleagues who all left behind a legacy that is remembered and appreciated by staff and clients.

The Rural Financial Counselling Service continued to be in demand as the effects of persistently challenging conditions prevail for the dairy industry. Part time staff increased their hours to meet demand, but it became unsustainable by the last quarter. Following advice that RFCS Vic North East would receive contingency funding of \$380,000 for the coming year we commenced a recruitment process for an additional rural financial counsellor. This coincided with the announcement by the Minister for Agriculture and Water Resources that the current Rural Financial Counselling Programme would be extended until 30 June 2020. Whilst this announcement was very welcome, the level of funding for the additional year is not yet determined, likewise the State Government has not yet committed any funding to the RFCS programme beyond 30 June 2019. Clients continued to seek assistance with Farm Household Assistance applications, concessional loans, refinancing, cash flow and budgeting, risk management and decision making.

Highlights of the year were our attendance at the Tasmanian regional Chairs and Executive Officers (EO's) meeting in Launceston in October and it was our turn to facilitate the annual Canberra Chairs and EO's Conference in Canberra in March. The Canberra conference was a particular highlight as DoAWR funded the services of NOUS consulting to enable a workshop based meeting that focused on planning for the development of a national client engagement and communication strategy and policy development, exploring the role and opportunities for expanding the capacity of the RFCS in policy delivery. The meeting also included presentations from ABA Board member and La Trobe University lecturer Dr Tim Clune, on a research project accessing the data from the previous RFCS program and interviewing experienced RFC's to understand the drivers underpinning business decision making and outcomes of engagement with the RFC service around Australia; The Australian Banking Association spoke about their programs and the Banking Code of Practice and the

NSW Rural Assistance Authority presented on the outcomes of a farmer engagement research project they conducted.

RFCS Vic NE actively participated in a two day RFCS monitoring and evaluation workshop in Melbourne and look forward to the introduction of the revised service outcome and milestone reporting format for the coming financial year. We also welcomed the DoAWR Assistant Secretary and RFCS Program Director to our region in January for our annual RFCS service review. Service and industry discussions were held with Board members, followed by a formal review process that was very positive. The DoAWR representative also spent time speaking with some of the Shepparton based staff which was really appreciated.

A collaborative partnership with Murray Dairy and several industry contributors resulted in a successful grant application to the Building Better Regions Programme. AgBiz Assist commenced delivering industry transition preparation planning support and business mentoring to dairy businesses throughout the Murray Dairy service region. This program is complementary to the rural financial counselling service. It exposes sectors of the dairy industry, that would not normally seek services from a RFCS provider, to the range of services that AgBiz Assist deliver and was an effective direct marketing conduit that resulted in a number of eligible farm businesses seeking additional support via the RFC service. This program will continue for a further five months.

During the year, AgBiz Assist finalised the Apple and Pear Australia Warehouse Optimisation project, a successful program that was well received by stakeholders; likewise this contact with growers in the Goulburn Valley has initiated referrals to and follow up with the RFC service. In collaboration with Alpine Valleys Community Leadership, with funding from the Kyamba Foundation, we delivered a series of three Business Leadership workshops that focused on succession planning. The session that focused on farm business transition attracted over sixty people to Benalla to hear Mike Stephens from Meridian Agriculture speak and participate in group discussions with our staff. Martin Tobin, Family Business Australia consultant was the keynote speaker at two small family business leadership workshops in Wangaratta and Wodonga, whilst not as well attended; positive feedback was received from participants.

Another focus for the year was engaging with rural women on farms and small rural business. We engaged the services of respected consultant and facilitator Cath Botta to conduct two focus groups in Tangambalanga and Cobram to find out what were the issues concerning and services and support rural women needed to assist them to manage and grow their business. The findings report has since been passed onto Ag Victoria and Department of Agriculture and Water Resources policy divisions and the North East Catchment Management Authority, who provided some funding for the Tangambalanga focus group, to help guide future policy development. Equally the report findings have supported funding applications submitted by GoTAFE and Wodonga TAFE with AgBiz Assist nominated as a

project service provider. The outcome of the applications will be announced in the coming financial year.

Following the implementation of a cloud based IT system, designed to provide secure access to shared files for staff across our region, that continually failed to work efficiently and a resulted in turbulent relationship with our managed information technology provider, we decided to change to in-house service provision. In October we welcome Jeff Quinn to our team on a part time employment contract to manage and support IT services for the organisation. This has greatly improved the running and capability of our IT systems, has provided quality and timely advice, as well as training and support to all staff and Board.

Throughout the year we continued our focus on improving service development, client engagement through Facebook and website blogs, governance and policy and procedure revision and renewal.

Again I wish to thank all the staff and supporters of AgBiz Assist for their incredible amount of work and effort throughout the year. For all the support they provided to our clients, the organisation, to each other and myself though the challenging and very sad times. Thanks also to the Board for the leadership, guidance and support that they provide to the organisation, the staff and myself. Finally an appreciative thankyou to the Australian and Victorian Governments for the program funding they provide and to their staff who support us to successfully deliver the RFC service.

**Nerida Kerr**  
**Executive Officer**

# Rural Issues and Industry Overview

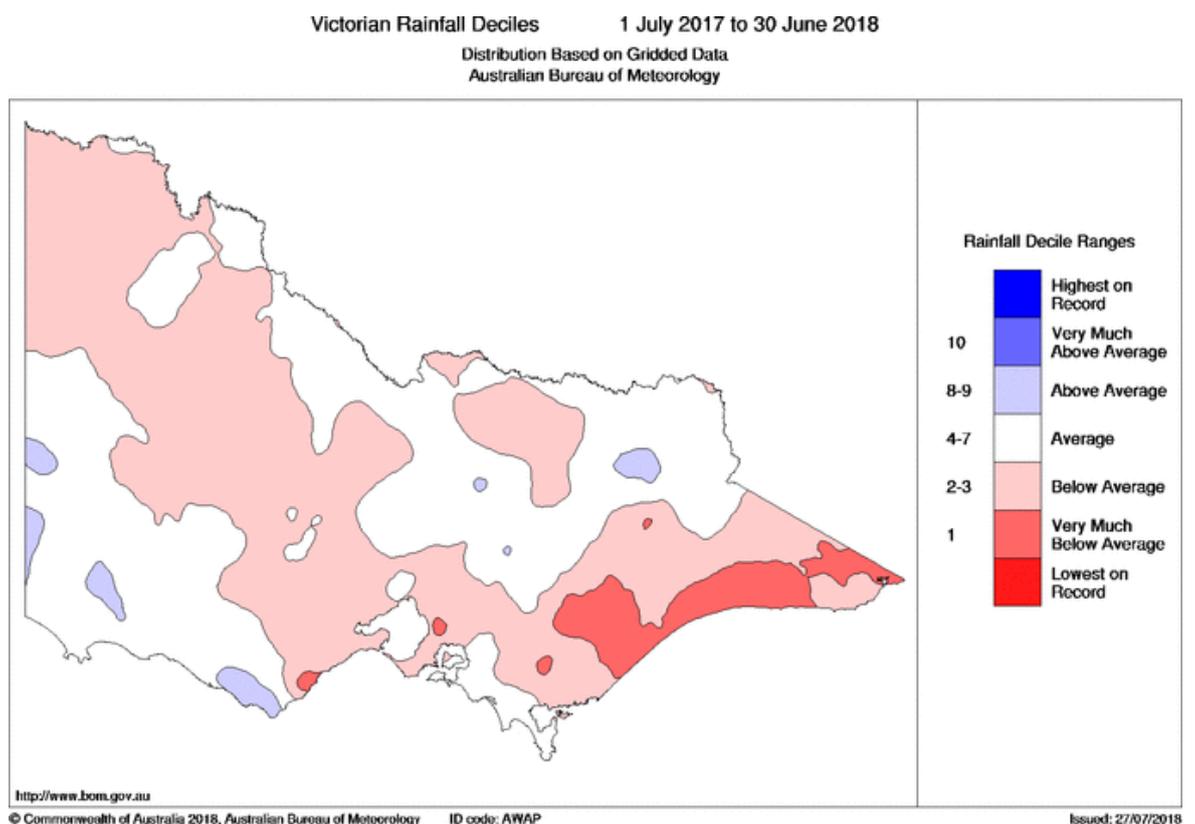
## Key challenges and Drivers for RFCS Vic NE

Rainfall for the 2017-18 financial year in the RFCS Victoria North East region was mostly average and below average within the Goulburn Broken catchment area (Map 1).

Rainfall for July to December 2017 was average to above average however January to June 2018 experienced particularly dry conditions with the service area receiving below and very much below average rainfall whilst some areas in the north east and south west received average rainfall (Map 2). Minimum and maximum temperatures were both above average.

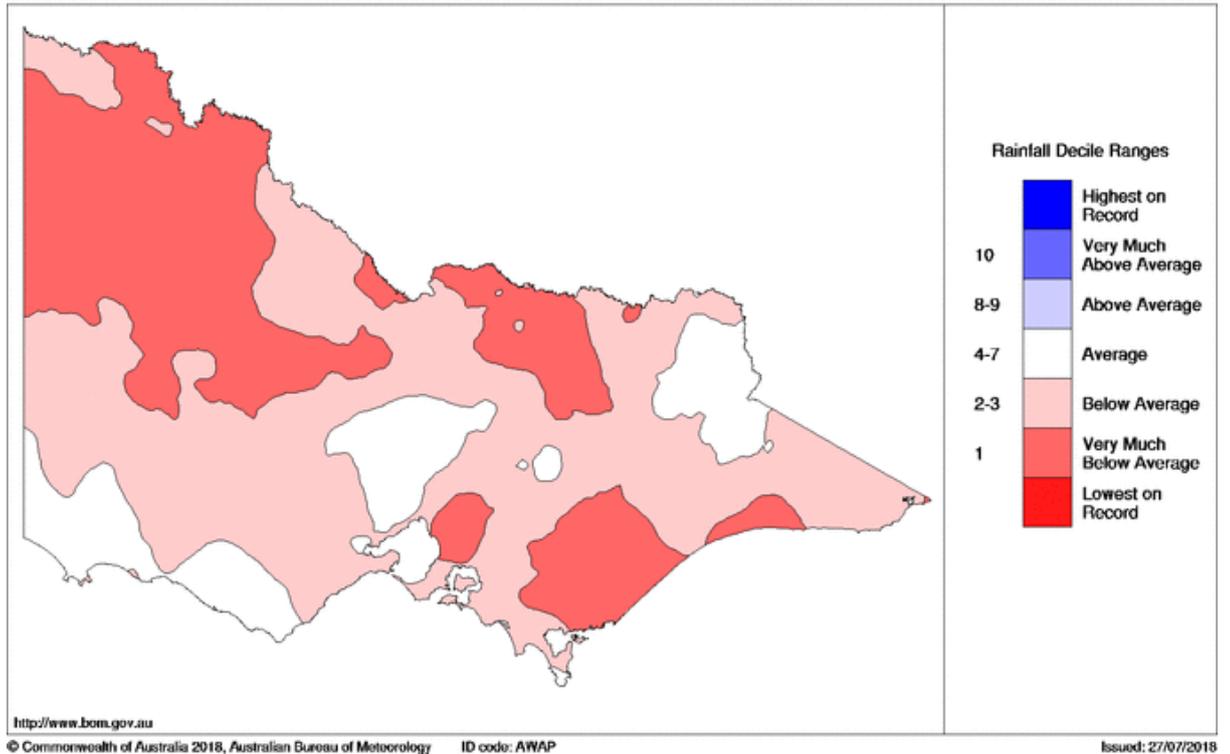
The G-MW Murray and Goulburn systems reached 100% water allocation for the year. The continuing dry conditions saw an increase for irrigation water with temporary water prices reaching up to \$180/ML in June 2018.

### Map 1



## Map 2

Victorian Rainfall Deciles 1 January to 30 June 2018  
Distribution Based on Gridded Data  
Australian Bureau of Meteorology



## Dairy

Dairy farming clients remained the majority client type demanding RFC services throughout 2017-18. The financial challenges from the 2016 milk price drop continued for many of the clients assisted during this period. Saputo Inc took control of Murray Goulburn Coop and some farmers took the opportunity to exit from the industry by liquidating MG shares and selling livestock. Clients continued to seek RFC services for support with debt and cash flow management, business and succession planning as well farm household allowance and concessional loan applications.

The dry conditions that emerged in the second half of the year remained a challenge for many dairy farmers as fodder reserves depleted earlier and faster than expected. The drought conditions in the northern states put upward pressure on local hay prices and sourcing fodder became more difficult towards the end of the year.



## **Cropping**

Generally average weather conditions for most of the growing season worked favourably for fodder and cereal croppers. The growing season faced significant challenge as a severe rainfall event in early December created havoc for crops with some on farm flooding resulting in weather-damaged fodder and grain crops in areas. This saw an increase in client referrals from financial institutions who were reluctant to release funds to finance the 2018 winter crop.



## **Beef, Sheep and Lamb**

Overall beef producers continued to enjoy strong returns for beef and prices remained well-above the five year average.

Wool prices reached record highs and lamb and mutton prices also remained high.

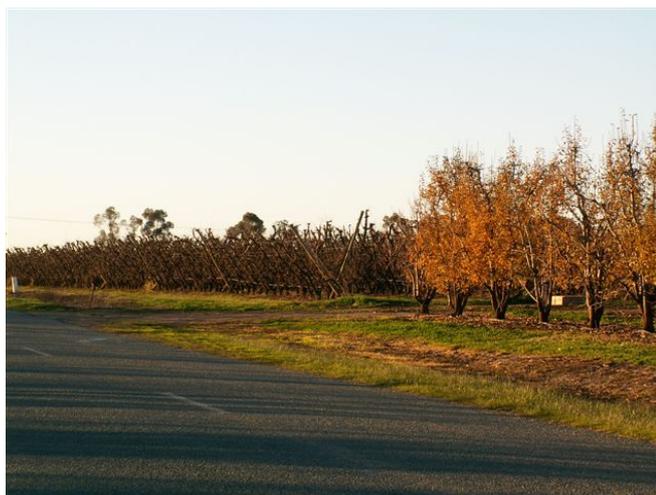
Dryland producers did not escape the challenging conditions which persisted for most of the second half of the year. Destocking plans remained front of mind for many producers as frequent, yet insufficient quantities of rain fell across June.

Generally there was limited enquiry from livestock and wool producers. However, the persisting dry conditions prompted some producers to seek RFC support with a focus on business and succession planning as well as farm household assistance.



## **Horticulture**

Fruit fly remains a continual challenge for the horticulture industry and risk management and public awareness activities continued throughout the year. Some apple and pear producers noted pears and granny smith apples were well below their cost of production. Business viability and poor credit control were the more common challenges faced by clients seeking the service.



## **Operations**

Funding from the federal and state government remained steady as did the current workforce. Four relatively new RFCs qualified for the Diploma of Financial Counselling (rural). Training and professional development remained a key feature of the year. Additionally, the introduction of video conferencing generated significant communication efficiencies. Development and implementation of various systems to support service delivery, record keeping and administration needs were also a key achievement of the year.

## **Summary**

Overall, clients continued to face challenges such as the 2016 milk price drop legacy, poor rainfall and some particularly untimely flooding. Whilst FHA application support remained a constant for the year, clients presenting with more complex issues increased as dry conditions persisted.

Operationally, the service has strengthened its capacity and as a result, also strengthened its systems and professional development.

# Performance Report

## Operational Statistics

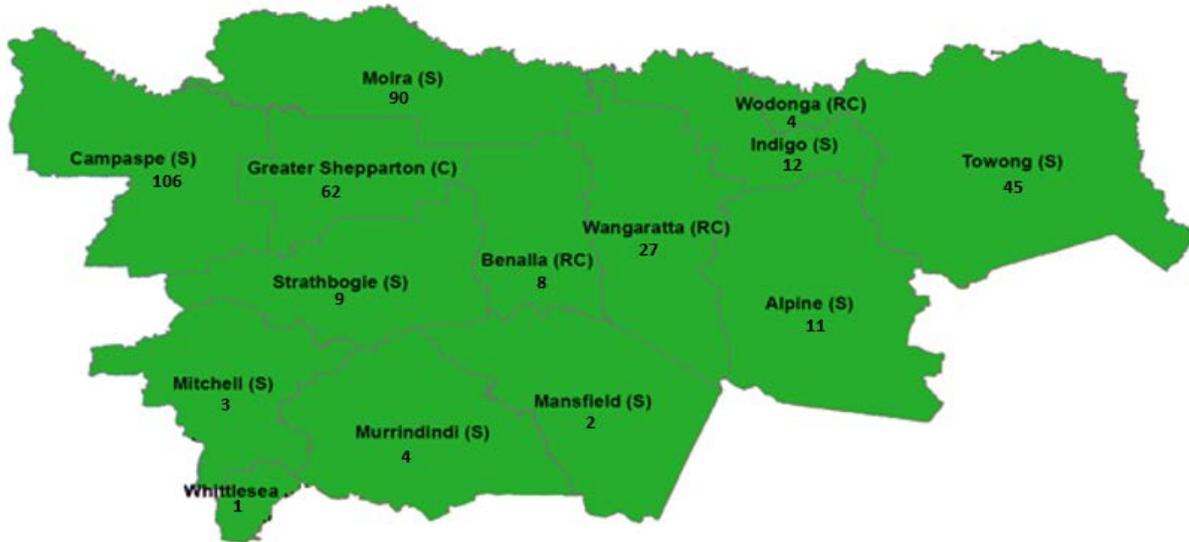
All statistical reports are based on Rural Financial Counselling Service Portal data for the RFCS Victoria - North East region for the period 1 July 2017 to 30 June 2018.

### ANNUAL SNAPSHOT

	Apr-Jun 2016	2016-17 Count	2017-18 Count	%
Number of RFCs (FTE) - @EOFY	7.4	10.2	7.4	
Number of clients assisted	191	462	405	
Number of Clients new to the Service	79	271	55*	
Number of clients exited from the Service	Nil	81	238	
Primary enterprise type assisted:				
Dairy farming	98	250	69	58%
Sheep, beef cattle & grain growing	30	61	37	31%
Major assistance type:				
Farm Household Allowance application		149	197	
Clients with Active Client Service Record	142	338	335	
Number Active Clients @EOFY	-	298	120	
Average clients per RFC @EOFY	-	29	16	
RFCS Portal – Grand Total Group Time (hours)		13097.75	11655.00	
Counsellor Time				
Client Time (hours)		7538.50	4557.00	39%
Non-Client Time (hours)		5559.25	7098.00	61%
Non-Client Time				
Travel		438.50	492.50	7%
RFC Mentoring		1151.50	1834.50	26%
Outreach		554.50	848.75	12%
Administration		3401.25	3922.25	55%
Avg hours of assistance per client (incl travel)		22	14	
Major cause of client difficulty	Milk price	Milk price	Milk price /drought	
Clients Serviced – Discovery Method				
Previous RFCS Client (word of mouth)		42	39	38%
Referral from a financier or accountant		30	14	14%
Client referrals				
To RFCS Vic-NE via 1300 834 775	67	201	71	
To RFCS Vic-NE direct to RFCs incl. return clients	12	261	334	

\*This record captures numbers that come direct to our RFCS Vic NE 1300 phone number and recorded on a spreadsheet. It does not capture clients contacting RFCs directly. We are unable to capture new clients through the DoAWR portal data.

Clients Serviced - by Local Government Area - Annual  
1st July 2017 - 30th June 2018

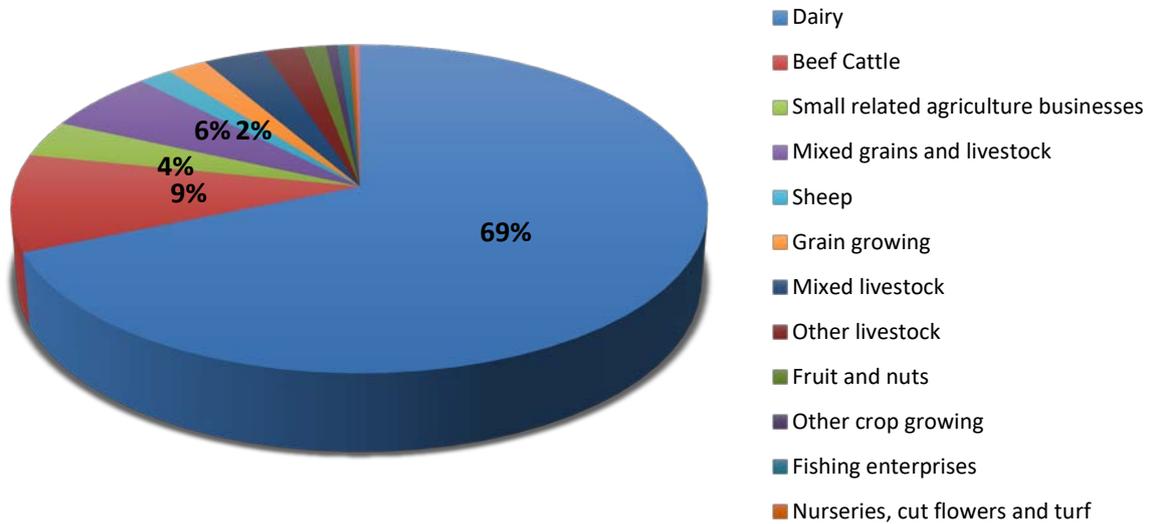


\* 18 Clients serviced NSW border region during the period

LGA Areas	Count of LGA Areas
Campaspe Shire	106
Moira Shire	90
Greater Shepparton City	62
Towong Shire	45
Wangaratta Rural City	27
Indigo Shire	12
Alpine Shire	11
Strathbogie Shire	9
Benalla Rural City	8
Wodonga City	4
Murrindindi Shire	4
Mitchell Shire	3
Mansfield Shire	2
Whittlesea City	1
<b>Total Vic-NE region</b>	<b>384</b>
Total Vic - other region	3
Total NSW border region	18
<b>Grand Total</b>	<b>405</b>

The greatest demand for service was from the North West of our region. A total of 405 clients were serviced during the period with 18 clients being from the NSW border region of our service area.

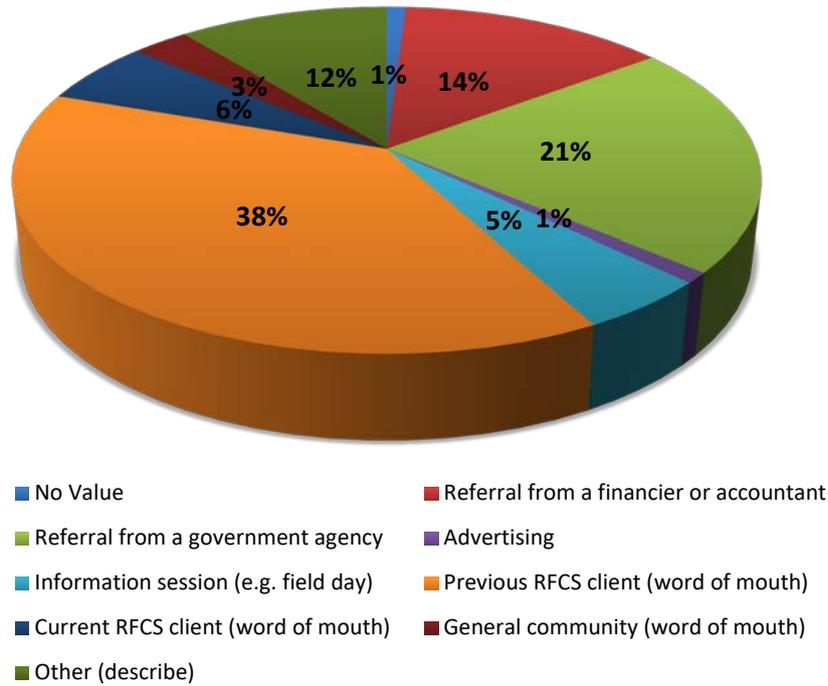
## Clients Serviced - Business Type - Annual 1st July 2017 - 30th June 2018



Business Type	Count of Business Type	%
Dairy	230	68.7%
Beef Cattle	32	9.6%
Small related agriculture businesses	12	3.6%
Mixed grains and livestock	20	6.0%
Sheep	6	1.8%
Grain growing	7	2.1%
Mixed livestock	11	3.3%
Other livestock	7	2.1%
Fruit and nuts	4	1.2%
Other crop growing	2	0.6%
Fishing enterprises	2	0.6%
Nurseries, cut flowers and turf	1	0.3%
Vegetables	1	0.3%
<b>Grand Total</b>	<b>335</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

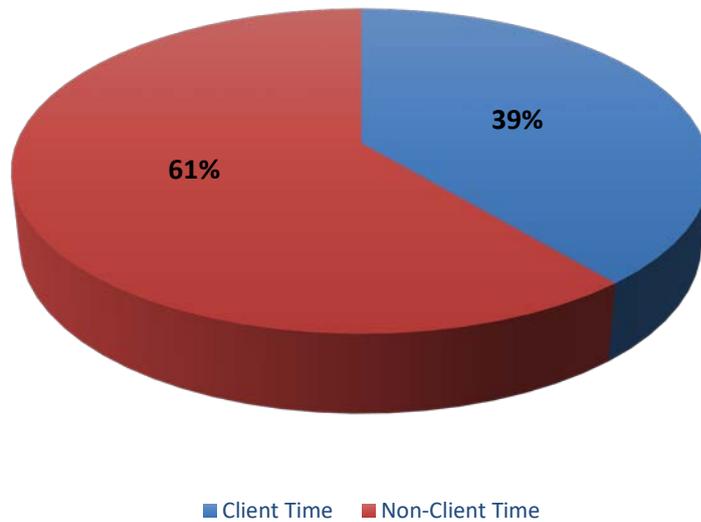


\* Source Data – RFCS Portal – download 16<sup>th</sup> July 2018

Discovery Method	Client Count	%
Referral from a financier or accountant	14	14%
Referral from a government agency	22	22%
Advertising	1	1%
Information session (e.g. field day)	5	5%
Previous RFCS client (word of mouth)	39	38%
Current RFCS client (word of mouth)	6	6%
General community (word of mouth)	3	3%
Other (describe)	12	12%
<b>Grand Total</b>	<b>102</b>	

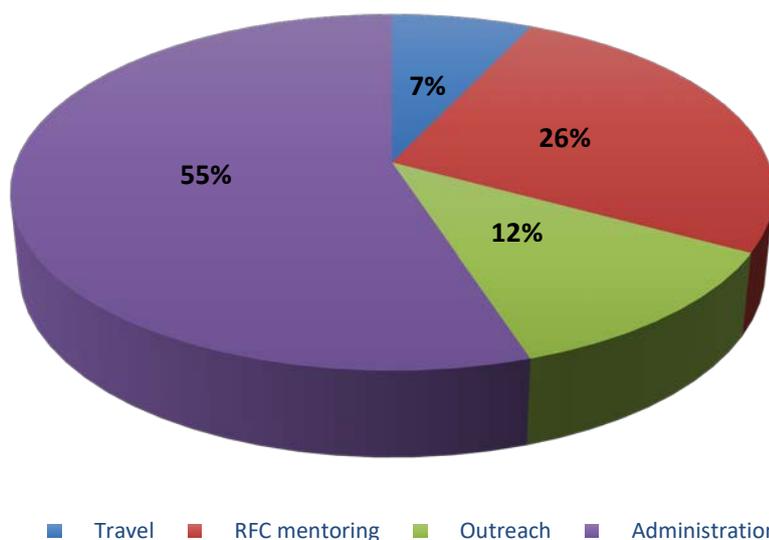
There was a wide range of Service Discovery methods throughout the reporting period; the highest of these being referral from accounting firms; Department of Human Services and word of mouth..

## RFC Time - Client Vs Non-Client Time 1st July 2017 - 30th June 2018



The majority of counsellor time was classified as Non-client Time. Client Time according to the RFCS Portal manual includes counselling, travel, administration, outreach and mentoring (Appendix 3). Influences for the change in time allocation (see annual snapshot) from the previous 12 months includes the loss and retirement of two experienced RFCs, five RFCs allocating time towards the completion of the Diploma Financial Counselling (Rural), and an increase in mentoring activity for more recently appointed team members.

## Non-Client Time 1st July 2017 - 30th June 2018



Non-client Time is not specifically related to a client and includes RFC mentoring, staff meetings, training, promotional work and associated travel. Mentoring is an activity where RFCs collectively

address individual and general client issues. It could be argued this time is in fact client time given the client is the beneficiary of this activity.

## Activities

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

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### **TRAINING, SEMINARS & WORKSHOPS**

#### **RFC Training**

- Diploma financial counselling (rural) (throughout year)
- Alpine Valleys community leadership program (July)
- Introduction to G-MW operational policy and procedures from a farm gate perspective (August)
- Milk price variables and influencing factors (August)
- Dairy farming fundamentals (August)
- Murray Dairy business forum (October)
- Victorian rural financial counsellors Conference (October)
- Farm debt mediation Victoria training (February)
- Murray Dairy transition workshop – Getting a game plan (March)
- Regional agribusiness forum (March)
- ABARE conference (March)
- Succession planning and family communication workshop (April)
- Melbourne Uni School of Regional Health presentation on depression and suicide (April)
- First Aid Training (June)
- ORM Identifying high cost paddocks and how they impact on your farm (June 2017)
- GRDC marketing grain seminar (June)
- Templemore Partners making it work across the generations (June)
- Professional Supervision (Quarterly)
- Case Studies (Bi Monthly)

#### **Administration Staff Training**

- Risk Management Essentials – Governance Institute (April)

#### **Board Training**

- Risk Management Essentials – Governance Institute (April)
-

## EVENTS, MEETINGS & NETWORKING ACTIVITIES

### Presentations at:

- Rural Communities Network – Dairy Health, Wangaratta (August 2017)
- Bricks 4 Kidz day Corryong (September 2017)
- Holistic Grazing Management (September 2017)
- Northern Dairy Industry Leadership Group (October 2017)
- Rural Bank team meeting (November 2017)
- Regional extension and educational committee (December 2018)
- Murray Dairy Team (December 2018)
- Rural City of Benalla Rural Outreach Meeting (February 2018)
- Ovens Valley Beef Field day (February 2018)
- Alpine Valleys Leadership Program (February 2018)
- Rural Business Women’s planning sessions (March 2018)
- Murray Dairy Financial Management Workshop – Tallangatta (May 2018)
- Upper Murray Farm Girls (June 2018)
- GOTAFE Agribusiness diploma and certificate iv students (June 2018)



*Tallangatta Expo (April 2018)*

### Attendance and Participation at:

- Attendance throughout 2017-2018 at LGAs Numerous LGAs including Moira, Shepparton, Campaspe, Wangaratta, Wodonga, Indigo, Towong Strathbogie, Mansfield Mitchell and Alpine.
- Murray Dairy (ongoing)
- Rural Finance (Ongoing)
- Rural Skills Connect (ongoing)
- Department of Human Services Centrelink (ongoing)
- Banks including: CBA, NAB, ANZ, Rural, Rabo and Westpac (ongoing)
- Rural Skills Connect (July 2017)
- Regional Development Victoria (July 2017)
- Dairy Health Wangaratta (August 2017)
- Numurkah District Health (August 2017)

- DEDJTR & AgVictoria (August 2017)
- LinkedIn Website (August 2017)
- Goulburn Valley Health Mental Health Team (August 2017)
- Henty Field Days (September 2017)
- Elmore Field Days (October 2017)
- DAWR enquiry to accessibility of RFC service, farm household allowance and concessional loans (October 2017)
- DAWR enquiry to Rural Investment Corporation (October 2017)
- Team meeting Rural Bank Shepparton (October 2017)
- Australian Dairy Industry Council (November 2017)
- Moira Shire Economic Development Team (November 2017)
- Worrells Seminar (February 2018)
- Murray Goulburn Coop Team (February 2018)
- Royal Flying Doctor Service (February 2018)
- DHS mobile unit attendance and promotion (February 2018)
- Rural Business Women (March 2018)
- Upper Murray Farm Girls (March 2018)
- Goulburn Murray Water (April 2018)
- Tallangatta Expo (April 2018)
- Numurkah District Health Service community development (May 2018)
- Murray Dairy leadership forum (May 2018)
- APAL and Fruit Growers Victoria (May 2018)
- Financial and Consumer Right Council (June 2018)
- Australian Organic Coop Meeting (June 2018)



*Bricks 4 Kidz day Corryong (September 2017)*

# 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 three 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

**DEBORAH CORBETT**

AVCLI Member Director

### Project Board Independent Directors

**TIM CLUNE**

Independent Director  
01/07/2017 – 28/11/2017

**PETER HUZZEY**

Independent Director

**CHRIS THOMAS**

Independent Director

**CHRIS HOWE**

Independent Director  
29/11/2017 – 30/6/2018

## Board & Board subcommittee meetings

During 2017-2018 the Project Board meet on six occasions. The Governance & Risk, Business Development and Finance Subcommittees also met on five occasions throughout the year.

### BOARD SUBCOMMITTEE MEMBERS 2018

Governance & Risk	Finance	Business Development & Marketing	RFCS Vic NE Project Board
Tim Clune (Chair)	Peter Gray (Chair)	Peter Huzzey (Chair)	Steve Cohen (Chair)
Steve Cohen	Steve Cohen	Steve Cohen	Peter Gray
Peter Gray	Chris Howe	Peter Huzzey (Chair)	Wayne Donehue
Deborah Corbett	Chris Thomas	Wayne Donehue	Deborah Corbett
Nerida Kerr (EO)	Deborah Corbett	Chris Thomas	Chris Howe
	Nerida Kerr (EO)	Nerida Kerr (EO)	Peter Huzzey
	Pam Shephard (FO)		Chris Thomas



**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 five terms as Chairman. After a 30 year career as a dairy farmer and dairy industry representative, Steve now owns and manages a business in Shepparton. He has been actively involved in rural financial counselling for over 20 years, as a committee member of GV AgCare and Board member of GMHA/ABA. 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. 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 Practising Account and is a Member of the Agriculture Institute of Australia. Peter has successfully completed the AICD Company Directors Diploma Course.



**DEBORAH CORBETT**

**AVCL Member Director**

With 35 years' experience in the public sector Deborah has a wealth of experience working closely with rural communities, small business, community service organisations and statutory authorities to develop effective public policy and raise awareness about the financial challenges faced by rural communities and industries in North East Victoria. Deborah is also an active member of the Indigo Valley Community and is the ATO representative at the Northside Chamber of Commerce. She was the first female committee member of Wodonga & District Turf Club. She has also held a number of volunteer and committee positions in various community forums and North East equestrian clubs. Deborah has qualifications in accounting, tax, economics and law. Deborah commenced as an AVCLI Member Director in November 2016 and feels that her broad experience in policy and governance is an asset to the AgBiz Assist Ltd Board.



**WAYNE DONEHUE**  
**AVCL Member Director**

Wayne was appointed as one of the AVCLP Member Directors on the GMHA/ABA Board in 2012. Over the past 16 years he has been involved with the Landcare movement, in particular with the Ovens Landcare Network and the North East Catchment Management Authority. Wayne comes from a rural background. He currently lives on a small beef cattle property in the Upper Ovens area. Wayne has extensive experience in Business Management and Not for Profit Community organisations. He 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.



**TIMOTHY CLUNE**  
**Independent Director**

Tim has spent the last decade working in consulting and management roles. He is currently Lecturer in Agribusiness in the School of Business at La Trobe University. He is primarily focused on understanding the challenges of sustainable agribusinesses and working in partnership with others to identify and develop strategies to build a more resilient agribusiness sector. Previously, Tim was Manager Risk & Business Sustainability with North East Region Water Corporation where he focused on developing behaviours, strategies and systems to improve water service delivery and manage business risk and the 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 is a partner in Belmores Chartered Accountants (Registered Public Accountants) based in Yarrowonga, 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. He has held various management roles in a vertically integrated commercial agribusiness group. Peter 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.

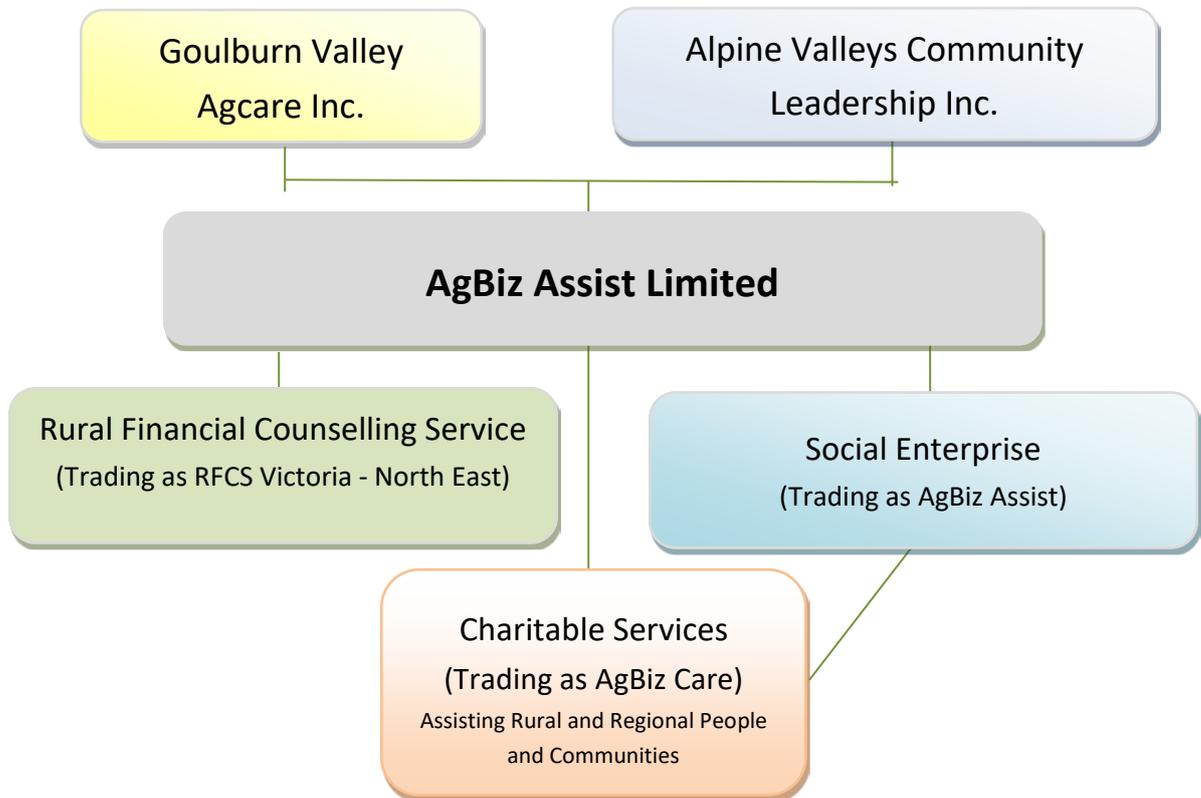


**CHRIS THOMAS**  
**Independent Director**

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. Chris successfully completed the AICD Company Directors Diploma Course in March 2018. Chris works through his own consulting business in the area of people development. He has a wealth of experience in the dairy industry, regional development and community organisations.

# Organisational Overview

## Corporate Structure



## Organisational Flow Chart



# Our Staff

## Management & Administration

**NERIDA KERR**

*Executive Officer - Wodonga*

**PAM SHEPHARD**

*Finance Officer - Wodonga\**

**CHRIS HOWARD**

*Rural Financial Counsellor  
Coordinator - Shepparton*

**JAN ROBINSON**

*Executive Assistant - Wodonga\**

**LYN SHANNON**

*Client Support Officer – Wodonga (0.6EFT)\**

**GAYNOR LEE**

*Communications & Admin Support –  
Shepparton \**  
*(Commended 29/09/2017)*

\*Part time

## Rural Financial Counsellors (RFCs)

**WODONGA**

TONY SHIRLEY (*Deceased 10/11/2017*)

EDITH NICHOLLS

LYN SHANNON (0.4 EFT)

**BENALLA**

CARL FRASER

JIM MOLL

WARWICK PHILPOTT

**SHEPPARTON**

TOM CHICK

BRIAN HINNEBERG

SERGE MINICOZZI

**NUMURKAH**

MARYANNE BLACK

DENIS FLOOD (*Resigned 31/12/2017*)

## 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 role as Executive Officer. 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 held a Bachelor of Business (Accounting) and a Diploma in Community Services (Financial Counselling). Prior to commencing with RFCS in October 2007. His contribution to the organization from that time up until his death in November 2017 was considerable. His experience in small business and financial management and as a rural financial counsellor is sorely missed by his colleagues, friends and clients.



### **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 first commenced employment with RFCS as a records, admin and client support officer in March 2016. She commenced as a part time Rural Financial Counsellor in January 2017 and is located in our Wodonga office. Lyn has recently completed a Diploma in Community Services (Financial Counselling).



### **EDITH NICHOLLS – Wodonga**

Edith's passion is the dairy industry and all that it entails. Prior to commencing as a Rural Financial Counsellor with ABA/RFCS in August 2017 she worked for 15 years 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. Edith achieved a Bachelor of Science in Agriculture with Honors majoring in Animal Health and has recently completed 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. Denis’s experience gave him a sound foundation to work as a Rural Financial Counsellor. He resigned from the organization in December 2017.



#### **CARL FRASER – Benalla**

Carl has worked as a Rural Financial Counsellor since 1991 originally employed with member group North East Agcare. He commenced working with ABA/RFCs from our Benalla office in 2006. 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 prior to becoming an RFC has given him a wide range of specialised knowledge.



#### **JIM MOLL – Benalla**

Jim is an agricultural scientist/economist, his knowledge and skills cover a wide variety of agricultural industries including broadacre grazing and cropping, and irrigated horticulture and viticulture. He commenced employment with ABA/RFCs in January 2015. 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).



#### **WARWICK PHILPOTT – Benalla**

Warwick has been engaged in the delivery of professional services across Victoria, NSW and Tasmania for the past 30 years. 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 and is also a Member of the Australian Agricultural & Resource Economics Society and the Ag Institute of Australia. He commenced working with ABA/RFCS in August 2014.



#### **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 has recently completed a Diploma in Community Services (Financial Counselling).



#### **BRIAN HINNEBERG – Shepparton**

Brian commenced as a rural financial counsellor with ABA/RFCS in September 2016 and is based in our Shepparton office. He has more than 25 years of experience as a Business Advisor in Central Victoria. He 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 He has recently completed a Diploma in Community Services (Financial Counselling).

## A tribute to RFC Tony Shirley

We acknowledge Tony's ten years of service and considerable contribution to rural financial counselling services in North East Victoria and Southern New South Wales.

Tony was a widely respected, highly skilled and compassionate counsellor. He joined the then Rural Financial Counselling Service Goulburn Murray Hume in October 2007 after a career in accounting and business management. His skills and expertise saw him quickly become a key staff member. He was a highly experienced and knowledgeable RFC who provided assistance to clients with complex needs and supported his colleagues with technical information and guidance. Tony became a good friend to all his colleagues, always shared his wit, unique sense of humor and well disguised compassion. His loss is deeply felt on both a personal and professional level by all of his colleagues and clients, service providers and Board members. He is greatly missed by us all.



Artwork by RFC Jim Moll