



Rabobank



# Client Council Update

Issue 1 – January 2014

Welcome to the first issue of the Client Council Newsletter. It covers the latest news and initiatives from Rabobank Client Councils.

## Farm Experience Program

One of the key themes that has come out of the Client Councils has been around attracting young people to careers in agriculture and also the widening urban/rural divide. As part of this, we've discussed providing presentations on agriculture to schools. However, during further exploration of this idea, we came to the conclusion that despite its importance, it would just be a story and wouldn't show the true potential of a career in agriculture.

So we came up with an even better idea! What about a real life experience, a farm exchange for city-based students aged between 16-18? They would stay with rural families, taking part in all the activity that takes place on a farm. This age group are very active on social media and we would give them the tools to share their unique experience with their friends back in the city. Their knowledge can then influence others and highlight the potential and opportunities of working in agriculture.

Rabobank are now developing the Farm Experience Program pilot, aiming to connect 10 students to 10 host families. If the pilot is successful, the program will then be rolled out across both Australia and New Zealand.

You can view our video for hosting farmers [here](#) that provides more information about this program and we look forward to providing more information on this exciting initiative as we progress.



## The changing demographic landscape of Australia's rural communities

In our initial Client Council meetings we committed to provide you with more information on rural demographics. As part of this commitment, Rabobank liaised with its knowledge partner KPMG to analyse rural demographics and then to help us understand the drivers of change. The complete report will be distributed to you shortly for further discussion during your next Client Council meeting.



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## Your feedback on Rabobank Internet Banking

At our Client Council meetings we have asked you to provide your thoughts on the bank's strategy, products and services. As part of this, we have received clear feedback on our updated internet banking system. Based on your feedback, we have addressed some of your concerns and hope that you have noticed improvements to the functionality, speed and stability of the environment. In addition, we have conducted an internet banking satisfaction survey. Some of the key outcomes were:



- Overall 76% of clients rated Rabobank internet banking performance as above average or excellent.
- Desired improvements are primarily in the area of innovation, speed and ease of navigation. A number of measures have been taken in the meantime that have resulted in improved speed.
- A number of specific functionalities have been indicated as "must haves". This has led to the implementation of a view of all account balances on the summary page. Furthermore, we plan to have a payee list of corporate businesses and a customisable personal home page.

We will continue to work towards further improvement of our products and services and like to emphasize the importance of your feedback as an essential function of our Client Councils.



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## Young/Established Farmers Knowledge Partnership

One constant theme from the Councils has been around how Rabobank can help young people find a career in farming. Mentoring young farmers has been suggested as an opportunity so we organised a young farmers focus group to provide more information on what young farmers actually need. Spending a morning with us, these young farmers shared that they are particularly interested in areas around compliance (e.g. OHS, environmental practices), HR & financial management and importantly how to gain access to capital.

Despite the challenges they face, it was great to see how much passion young farmers had for the industry, to be in control of their own destiny and to use technological opportunities. It also became apparent that young farmers have unique skills and insights on social media and using new technology. This knowledge can also be of equal interest for established farmers. Mentoring therefore could become a two way dialogue between the young and the more experienced farmer. As a result of this, Rabobank is developing 'Knowledge Partnership' sessions where both established and young farmers can meet and explore new opportunities on a range of topics. From there, farmers can then decide themselves if they want to stay in touch for further discussion and mentoring. These sessions will show our commitment to you and the Councils by bringing like-minded people together.

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## Rural Health

Rural health and more specifically mental health awareness have been highlighted as key concerns from all our Client Councils. As part of our commitment to raising the profile of mental health services, we supported the 2013 edition of [The Land](#) and the [Queensland Country Life](#) Mental Health Guides.

In addition, we are working with the Royal Flying Doctor Services to pilot a Pit-Stop concept for general health checks at field days and to further promote mental health awareness in rural areas.

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## Supporting relevant initiatives

Rabobank has been an early supporter of Career Harvest. This initiative aims to increase the profile of career opportunities and pathways in the food & fibre industry which many Client Councils have mentioned as an important attention item. Last year, Rabobank hosted a meeting from Career Harvest to discuss a partnership on internships and scholarships. This has resulted in the creation of a portal for internships and scholarships on the [Career Harvest website](#) which has now officially been launched.



The scholarship portal provides access to opportunities to the value of A\$2.5 million. Furthermore, the website also features a Graduate Think Tank to provide a blogging space for post graduate students to share their projects.

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## New Client Councils

Earlier this year, South Australia joined the Client Council network with new Councils in Berri and Kadina. Victoria followed with the Goulburn Murray and Western Victoria Councils. In early 2014, Queensland will have inaugural Client Councils meetings in Ayr and Rockhampton. This brings the total to 11 Client Councils in Australia.

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## Your valuable contribution as a Client Council member

We would like to thank you for your input into the Client Councils so far. However as the Client Council concept is still quite new, we are sometimes asked 'What is my role as a Client Council member?' Your contribution as a Client Council member can include:

- Active participation in Client Council meetings;
- Suggestions for agenda items;
- Your feedback on current and future initiatives related to the agreed themes;
- Use of your network of contacts when engaging with local stakeholders like schools, research institutes, councils, other community members, etc.
- Recommending subject matter experts;
- Recruiting participants for the local activation of initiatives (e.g. hosting farmers for the Farm Experience Program)
- Knowledge sharing;
- Your feedback on our strategy, products and services.

As explained in previous meetings, our long term view is to have the Client Councils chaired by our clients. The Southland Client Council in New Zealand has chosen their first chairperson, which will be Anita de Wolde of Winton. Anita will chair the first meeting of 2014.

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