



Rabobank



Client Councils Update

Issue 4 – July 2015

Welcome to the July 2015 issue of the Client Councils Update, which covers the latest news and initiatives from Client Councils.

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Strengthening vital communities

Customer involvement through Client Councils

- Key clients take an active part in Client Councils.
- Use the dialogue with clients:
 - For transparency and information from Rabobank to its clients, both global and local.
 - To facilitate an active discussion on:
 - Industry challenges
 - Relevant topics for the community
 - Feedback on Rabobank's role as an agribusiness and rural bank.

Rabobank Client Council themes

1 LONG-TERM INDUSTRY CAPACITY AND AGRICULTURAL EDUCATION

- Challenge of retaining and attracting youth
- Succession planning (ownership) and agricultural force (labour)
- Decreasing offer of agricultural education in rural areas
- Lack of recognition of agricultural skills.

2 SUSTAINABILITY

- Environmental compliance
- Water availability, water quality and erosion
- Waste Management.

3 FARMING REPUTATION

- Urban/rural divide
- Unbalanced communication causes misperceptions of farming practices and hurts **farming's reputation**.

4 RURAL HEALTH

- Access to health care in rural and remote areas
- Denial of health issues
- Need of early identification of mental health issues.

Client Councils in Australia

There are currently
11 Client Councils in Australia



Client Council	Local focus theme
Ayr	■ ■ ■ Youth engagement Sustainability
Rockhampton	■ ■ ■ Career opportunities in agriculture
Dubbo	■ ■ ■ Young farmers financial workshops Rural and Mental Health
Griffith	■ ■ ■ Youth engagement
Shepparton	■ ■ ■ Career opportunities in agriculture
Warrnambool	■ ■ ■ Career opportunities in agriculture Urban/Rural divide
Tasmania	■ ■ ■ Youth engagement Career opportunities in agriculture
Berri	TBC
Kadina	■ ■ ■ Youth engagement
Narrogin	■ ■ ■ Youth engagement Mentoring
Geraldton	■ ■ ■ Youth engagement Mentoring

Initiatives progress update

■ ■ ■ Farm Experience Program [Australia wide]

Following the successful pilot programs conducted in WA and NSW in 2014, the FX Program has been rolled out nationally, with five programs organised for 2015.

The first 2015 FX Program took place in late May in Central Queensland, with 12 year 12 students from **Brisbane's Corinda** State High School being hosted by seven Rockhampton Client Council members. The Program included a career opportunities day tour in which the students had a tour of the local Cotton Gin operated by Queensland Cotton, 2PH Citrus Orchard and the Emerald Agricultural College Feedlot. The students stayed overnight at the college where they also heard about the agribusiness career opportunities by Kirsty Riley, Rural Manager Rabobank Emerald and Emma McCullagh, Farmer and President of Central Highlands Cotton Growers and Irrigators Association.

Feedback from students was overwhelmingly positive with many wanting to pursue a future in the agricultural industry: 'I have wanted to be involved in the agriculture industry but was never sure how to go about it. Now I know how I can get involved and I would love to be able to get a job in this industry...'

Participants returned home with new knowledge, practical and life skills. Some of the top learnings participants have identified from their week in Central Queensland were:

- How to load, draft, brand, ear tag and vaccinate cattle;
- What is involved with cotton farming;
- About citrus orchard operations and processes;
- Every day is different on a farm.

Experiencing the FX Program has also increased participants' understanding of the role of the food and fibre industry. One participant summed up their understanding of the role of the agriculture industry on Australia: 'Without the agricultural industry, the wider Australian economy would not survive. Without farms and people working on those farms, there would be no produce on our shelves. Without the farming industry supplying us with the essential ingredients we need to survive, Australia would be ruined. There would be no one supplying us with meat to eat or milk to drink and no one there to grow our vegetables for us to survive. Farming is the future of Australia, we need to support it'.

A very exciting outcome of the recent Central Queensland Program was that one of the participants decided to attend the Emerald Ag College next year. The host family was thrilled to hear the news.



The next programs will take place in Griffith (NSW), Narrogin and Geraldton (WA) in September and in Kadina (SA) October 2015.

We are very pleased to announce that the [FX Program website](http://www.farmexperienceprogram.com.au) is now live, where stakeholders and visitors can find all the relevant information and videos about this exciting Rabobank Client Council initiative. To see the new FX Program website visit www.farmexperienceprogram.com.au.

■ ■ ■ Career Advisers training [Goulburn Murray & Western Victoria]

In February and March the Victorian Client Councils ran an electronic survey with the Careers Practitioners of Victoria, which encompasses all of the 600+ secondary schools, directed to the main careers teachers in each of the schools. **Rabobank's marketing team were instrumental in helping** design and analyse the survey. The survey was completed by 128 careers teachers (33% metropolitan) and provided invaluable feedback on what content they would like to see in a careers forum dedicated to opportunities within the Food & Agribusiness sector. The original plan was to hold a forum in September 2015. However, the feedback indicated that September was the least preferred timing for teachers as subject choices and university course selections are all occurring at this time. Even with this poor timing, 54% of respondents were either highly likely or somewhat likely to attend. Nevertheless, it was decided to change plans and attend the bi-annual Careers Association of Victoria's conference in December 2015, where approximately 400 teachers will be in attendance. On behalf of clients, and in partnership with some key industry groups, Rabobank will have the opportunity to address all teachers directly and then undertake some more targeted workshops with a number of careers councilors thereafter specifically on the opportunities for careers in Food & Agribusiness. This conference will allow the council to more suitably position and promote a careers forum in June 2016. In addition, 75% of **the survey's** respondents expressed a willingness to assist in further planning for the forum and provided contact details for us to engage with them directly. The full survey results are available on request and can be accessed via your local branch manager.

Additionally, the Goulburn Murray Client Council got involved and supported a local initiative at the **Melbourne University's Dookie Campus**, situated near Shepparton. On 14 and 15 May, around 300 secondary school students were immersed in various workshops relating to agriculture to help showcase the career opportunities that exist and the various pathways into those careers. It was the second year that this event took place and was in jeopardy because of lack of industry involvement. Rabobank has joined the organising committee and provided support and industry presence to assist other groups to continue to fund the overall program. Workshops varied from Get Into Genes – a technical workshop showing how biotechnology is used in animal and plant breeding, to visiting the campus Robotic Dairy Operations. These days were well received by students and teachers alike and are to be followed by a more targeted program where students are offered a chance to experience studying agriculture by living on campus for three days during the September school holidays and explore far deeper into the variety of agricultural studies and careers options available.

As the Client Council continued to gather knowledge in this area, the team has been approached by different local groups to sit on industry panels to help improve the focus on agriculture in school curriculums and to help deliver the facts about opportunities for young people in agriculture. Perhaps the most stark example of why there is a real need for a group like Rabobank to continue to champion the cause for careers in agriculture is the short term nature of numerous programs and activities that have attempted to address this issue in the past.

Rabobank was approached in early June to be involved with a new initiative involving the four government secondary schools in the region. As there are four focus areas where the Shepparton region has clear comparative advantage, of which agriculture is one, each of the four schools has been tasked with connecting directly with industry and acting as the conduit to all schools to improve their collective understanding of the industry, the opportunities and the skill set demanded by employers.

Whilst this group is really in a gestation period, it offers a unique channel to communicate directly with teachers and students. The Client Council believes this is a large step forward because there have been numerous examples of well intentioned initiatives to champion careers in food & agribusiness, however few have effectively been adopted or embedded within schools. Groups seem to concentrate on the resource material rather than the way the contents are delivered. If this group can assist us with the appropriate channels and delivery methodology, it may offer an opportunity for sustained adoption of the considerable resource material which already exists.

■ ■ ■ Seed, Grow & Show Program [Ayr]

Two Client Council members introduced Bianca Fullarton to the council to assist in the development of a program to grow agricultural topics within schools' curriculum. Ms Fullarton, Regional Development Officer from Bowen Gumlu Growers Association shared what has been successful in previous experiences. The council choose the Home Hill High School to present the opportunity to, to gauge what interest and relationship could be formed to try and raise the agricultural profile in the school.



One meeting held with Client Council members and Heads of Science and Business Departments proved successful followed by the attendance of two teachers to a Client Council meeting. The teachers were enthusiastic and very keen to get on board. Assisted by the council, the school was successful in becoming a part of the Agribusiness Gateways School framework which aims to develop stronger partnerships between schools, industry, service providers and universities, so that students can make a successful transition from school to work or further education in the field of agriculture.

The Seed, Grow & Show Program was developed as the first stage of this joint initiative. Through this program, as part of the biology curriculum, 52 year-7 students attended the Department of Agriculture, Forestry and Fisheries Research Station (DAFF) and participated in planting watermelon and corn seeds, completing activities and work books relating to soil health and nutrition,

planting, weed and pest control, plant care, environmental factors and extreme weather factors. Staff from DAFF and Client Council members ran the activities. Every two weeks updates were provided to the students with photos of how the crops are growing with teachers following through on the biology aspects of the program. For more details please click [here](#).

The students harvested the crops on 24 June and sold the produce with proceeds going to their school. Client Council members assisted on harvest day. As crops had some problems during their growing cycle, these were discussed with the students pointing out the importance of strict regimes for fertiliser and water applications and effects of weather on crops. Nevertheless, the produce was entered into the local agricultural show, where students received first and second prize for the watermelons and first for corn. For more details please click [here](#).

As teachers were the driving force for the program, the council decided to take teachers into the field to gain an insight into farming and 15 teachers (only three having some form of agriculture knowledge) visited a horticulture farm and a cane farm. They saw how a large packing shed operated, gained valuable insight into the growing complexities for farm management and operations, new technologies and the challenges producers face. Much discussion was held around career paths that are available in agriculture for school leavers. The tour finished at a Client Council member's farm with homemade pizza and enjoyed by all who attended. For more details please click [here](#).



■ ■ ■ Foundations of Farm Succession Workshops [Australia & New Zealand]

The long-term agricultural industry capacity was raised as the main concern amongst all Client Councils in Australia and New Zealand. This entails retaining and attracting work force as well as the challenges of succession planning.

With over 15 years experience in facilitating family business succession meetings, Rabobank's Succession Team has identified that the process of succession on family farms is more considered, less painful and provides more options if families plan proactively. To maximise family business opportunities, Rabobank Succession Teams in Australia and New Zealand launched the new workshops in 2014 in Queensland and Western Australia and have delivered workshops in 2015 in Owaka (NZ), Torquay and Tarraleah (AU). Three more workshops are scheduled in the Swan Valley (AU) and Manawatu and Southern Waikato (NZ) later in the year.



The workshops span two days and involve six to eight families in attendance with their Rabobank account managers on the basis that Rabobank believes that farmers learn well when they are learning together and the learning process is interactive. Legal and accounting presenters are also involved. Locations for the workshops are chosen to help farming families 'escape' from their day to day lives in a different and fun environment.

The workshops are based on building the foundations for conversations and agreements that provide both generations the clarity regarding family business progression through time. Presentations and discussion focus on helping families work together through developing owner goals, exploring the financial reality, understanding ownership structures and risk, outlining opportunities for independence within and outside the business and family business communication. Families are helped to draft the beginning of a 'Family Business Constitution' that provides the basis for future conversations and therefore continuous review. Rabobank follows up with the individual families six weeks after the workshop to help them progress their 'Constitution'. From then, support is provided on an ongoing basis by their account managers.

Some comments from a recent workshop:

'We valued the skill, experience and organisation on show at the workshop. Presentations were well structured and there was open helpful discussion with other families, Rabobank staff and facilitators'.

'The workshop was informative, well run and fun'.

'Knowing the whole group had the same issues was comforting. The informal verbal interaction was great'.

These workshops will continue to form part of the suite of services in succession offered by Rabobank. Other services include introductory meetings and facilitated family meetings, in addition to client focused presentations and ongoing research.

For more information on succession planning, please contact your account manager.

■■■ Knowledge Partnerships Pilot Program [Geraldton]

Long-term industry capacity and agricultural education were main concerns identified by Client Councils nationally.

Knowledge Partnerships is a mentoring program designed to support farmers at any stage in their career. The program will create opportunities for farmers to exchange knowledge and skills, encourage co-operation and contribute to the establishment of wider, stronger networks.

Rabobank has partnered with Liebe Group and McCarthy Mentoring to trial this program, giving the **group's** members an opportunity to become a mentor or mentee, to share knowledge, experience and skills.

Topics for discussion will include the application of new technologies and software, social media, business management, communication and influence, new production and farming techniques, planning for succession and other areas **of participants' interest**.

By connecting generations of farmers, Knowledge Partnerships will enhance the agricultural **industry's** ability to meet growing global demands for food and fibre whilst ensuring farming businesses remain sustainable.

The pilot commences in July 2015 with a launch in Dalwallinu and will run until March 2016 with 40 members of the Liebe Group.



■■■ Promoting Career Opportunities in Agriculture [Geraldton]



In May 2015, Geraldton Senior Rural Manager Rob Melville presented at the WA College of Ag Morawa the concept of Agri Banking to year 11-12 students.

The outcome will see students having the opportunity of work experience with Rabobank which fits nicely into the Geraldton's **chosen focus theme** of Youth engagement / education.

■■■ Capacity Building Project sponsorship [Geraldton & Narrogin]

The Geraldton and Narrogin Client Councils agreed to support the Australian Grain Institute (AGI) 'Capacity Building Project', a **three-year** project. The project has the aim of understanding and mapping labour force and skills requirements for the Western Australian (WA) grains industry, and then assist with implementing programs across the grains supply chain to attract, grow and retain people within the industry. The project has backing from major agribusiness companies including co-operative CBH Ltd, Emerald and Bunge, the education sector (including University of Western Australia, Curtin University, Murdoch University and the Muresk Institute), from grains research funder GRDC and the state government, both major contributors to the project along with CBH. The project has an ambitious agenda and commenced in 2015 with the recruitment of an Executive Officer and the first board meeting last April. Rabobank is represented on the project board by Crawford Taylor, WA state manager.

Council members will be provided a yearly update by the Executive Officer and will be asked for **feedback on the project's progress**.

■ ■ ■ Rabobank Client Council Scholarship, Muresk Charles Sturt University [Geraldton & Narrogin]

The Geraldton and Narrogin Client Councils agreed in 2014 to support a scholarship awarded to first year students of the Bachelor of Agricultural Business Management Degree offered by Charles Sturt University at the Muresk Institute. Two half scholarships were awarded in 2014 and one full scholarship was awarded in 2015.

Crawford Taylor interviewed four candidates of the 2015 intake. All four candidates presented well and articulated why they chose Muresk and agriculture as a career pathway.



Matthew Richards of Merredin has been offered this year's Rabobank Client Council Scholarship. Matthew is a graduate of Cunderdin Agricultural College and originally from Wilgoyne north of Merredin. His family currently leases land at Burracoppin in the eastern WA wheat belt. He has an interest in agronomy and livestock and enrolled into this course to broaden his knowledge and increase his opportunities in the agribusiness industry. Matthew presented very well and undertook research on Rabobank, and was able to articulate a message about our operations here and overseas. Whilst at Cunderdin, Matthew won the Wool Judging

Competition in Farmskills at the Perth Royal Show and also competed in the State Junior Wool Judging Championship.

Rabobank received a certificate from Charles Sturt University in recognition of the Client Councils' support.

■ ■ ■ Farmer On Your Plate [Geraldton & Narrogin]

The Geraldton and Narrogin Client Councils supported 'Farmer On Your Plate' in March 2015, which promotes and celebrates high quality WA farm produce. It also aims to raise awareness of the importance of family farming to a city audience.

Held in the Perth CBD, the event was organised by Farming Champions, an organisation established in 2013 by a group of leading rural women, with the aim of bringing agricultural issues to the attention of all West Australians.

The event encouraged individuals to champion farming in WA by reading food labels and choosing WA produce. Another important objective was to encourage young people in the crowd to consider choosing agriculture as a career and to work in rural WA.

'Farmer On Your Plate', now in its third year, attracted a few thousand visitors over the day. It is an event designed to forge links between farmers and city consumers and grow the understanding of the importance of farmers to all West Australians. The event strongly addressed some of the themes our Client Councils are working on, being long-term industry capacity and farming reputation and showcases family farming and sees farmers engaging with the city as an attempt at helping reduce the rural / urban divide.



Your valuable contribution as a Client Council member

We would like to thank you for your input into the Client Council dialogue so far.

Rabobank has a long term view on business and relationships. This is also relevant for the themes that we have agreed upon to contribute to a sustainable food and agribusiness industry.

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;
- Knowledge sharing;
- Your feedback on our strategy, products and services.

As explained in previous meetings, our ultimate view on ownership of the Client Councils is by having them chaired by our clients.