

# Client Councils Update

Issue 8 – September 2018



Welcome to a new issue of the Client Councils Update, which covers the latest news and initiatives from Rabobank Client Councils around Australia.

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## Customer involvement through Client Councils

### Objectives

- Identify and implement effective initiatives to address relevant challenges and opportunities for rural and regional businesses and communities;
- Enable a direct line of communication with senior bank leaders to provide feedback and influence on the bank's strategy.

## Client Council themes

<b>1 Long-term industry capacity and agricultural education</b> <ul style="list-style-type: none"> <li>Challenge of retaining and attracting youth</li> <li>Succession planning (ownership) and agricultural force (labour)</li> <li>Decreasing offer of agricultural education in rural areas</li> <li>Lack of recognition of agricultural skills.</li> </ul>	<b>2 Sustainability</b> <ul style="list-style-type: none"> <li>Environmental compliance</li> <li>Water availability, water quality and erosion</li> <li>Waste Management.</li> </ul>
<b>3 Rural / urban divide</b> <ul style="list-style-type: none"> <li>Farming reputation</li> <li>Unbalanced communication causes misperceptions of farming practices and hurts farming's reputation.</li> </ul>	<b>4 Rural health</b> <ul style="list-style-type: none"> <li>Access to health care in rural and remote areas</li> <li>Denial of health issues</li> <li>Need for early identification of mental health issues.</li> </ul>

## Client Councils in Australia

There are currently seven Client Councils in Australia.



## Client Councils' focus

Client Council	Local focus theme
Northern Qld & NT	Agriculture in education curriculum   Agriculture's social image
Southern Qld & Northern NSW	Financial literacy
Central NSW	TBC
Riverina	Career opportunities in agriculture   Rural mental health awareness
Southern Vic & Tas	Financial literacy Career opportunities in agriculture   Rural / urban divide
SA & North West Vic	Immediate: Financial literacy Short Term/Medium Term: Agricultural Education in schools Long Term: Rural Health / Mental Health
Western Australia	Career opportunities in agriculture   Rural / urban divide

## Initiatives progress update

### Client Council members attendance at the Supervisory Board meeting in Utrecht [Global]

Clients from all regions were invited to participate in last July's Supervisory Board meeting in Rabobank's Head Office in Utrecht, the Netherlands. Australia and New Zealand were represented by 10 Client Council members at the two-day event.

The program kicked off with a dinner where delegates from all the regions were introduced to each other and were given a rundown of what their role would be over the next couple of days.

The next day international delegates, board members and relevant Rabobank staff were welcomed by Rabobank board members before hearing insights from WIRED Magazine's editor David Rowan. Delegates then broke into small groups to discuss key industry topics such as agtech, blockchain, farm to fork and circular economy, before visiting an innovative dairy farm in the afternoon. The day culminated with dinner at the Kröller-Müller Museum – which houses the largest collection of Van Gogh.

Day two provided a full day of activities at Wageningen University & Research Centre for 116 supervisory board members and the international delegates. It began with the supervisory board meeting, followed by a tour of the facilities where attendees discussed the challenge of feeding the world sustainably as well as various aspects of F&A research. Participants concluded that developed countries shared similar issues. The second day's roundtable highlighted succession as the greatest challenge for the industry, and produced a consensus that while the different regions can share experiences and work together on this matter, different regulations, environmental characteristics and geographical traits mean a 'one size fits all' solution is not possible.

The July meeting was a first in more ways than one. It was the first time in 125 years that the supervisory board meeting had international presence; and the first time that it was conducted in English.

Highlights for our region's delegates included the inspirational program covering everything from succession workshops through to the latest on-farm ag-technology, as well as the opportunity to network with and learn from fellow members from around the world.



## Client Councils review [Australia]

Rabobank emerged from small agricultural cooperative banks, founded by farmers in the Netherlands in the late nineteenth century. From the very start, client participation and influence was a strong focus for the bank. Rabobank aimed to grow with its clients and become a better bank by reaching out to its clients and their communities for guidance. The cooperative foundation has remained Rabobank's guiding principles throughout its history.

Building on a successful model of client partnership and cooperation employed by Rabobank in the Netherlands, the Client Councils were established in Australia and New Zealand to identify industry and community challenges and opportunities relevant to the bank's clients. The dialogue with the Client Councils also facilitates client feedback and input into Rabobank's strategic decisions, as well as its products and services.

In 2012, the Client Council network piloted with four Client Councils in Australia and two in New Zealand. Following the success of the pilot, which helped identify the key issues farmers and their rural communities were facing, the Client Council network was fully established – growing to 13 local Client Councils in Australia and six regional councils in New Zealand.

In Australia, Client Councils have delivered a range of meaningful initiatives over the last five years including various Farm Experience Programs, Financial Workshops for young farmers, Mental Health pitstops and workshops, amongst others.

In the second half of 2017, a strong ambition to involve the councils in the international co-operative governance, coupled with the re-organisation of the Country Banking network in Australia and the maturation of the existing councils, made an opportune time to reassess the functioning and direction of the Australian Client Councils as the voice of the customer.

The chairs of 13 Client Councils were invited to meetings held in June in Sydney and a follow up held in October in Melbourne, linked with the Leadership Awards Dinner, to represent their respective councils and review the Client Councils' model.

The review's outcomes included:

- The ratification of the councils' objectives (refer to page 1);
- The ratification of the councils' themes (refer to page 2);
- The consolidation of the 13 local councils into seven regional councils, led by the chair and the Regional Manager;
- The split and transfer of the central budget to each of the regional councils to manage individually;
- The development of an induction pack for CC members including: introductory flyer, a charter, confidentiality agreement, photographic consent and media guidelines.

### *For more information*

- Visit the [Rabobank Client Councils in Australia webpage](#)

## Farm Experience Program [Australia]

Four Farm Experience (FX) Programs were delivered across Australia in 2017 in partnership with the Rockhampton, Merredin/Perth, Sale, and Bunbury branches, and an additional one with Narrogin in 2018; with high schools in Brisbane, Melbourne and Perth.

A total of 19 programs have now been held since the initiative was launched in 2014. Close to 200 city high school students have had the opportunity to participate in FX, with over a hundred hosting farming families being proud ambassadors of the program.

The Rabobank FX Program was developed in cooperation with Client Councils to promote agriculture as an exciting career choice. High school students selected to participate in the program spend a week on a host family's farm to experience first-hand what farming is about. The participants also take part in a careers day which provides them with the opportunity to visit various agribusinesses and learn about the agricultural career options available in rural areas.

The Riverina and Northern Queensland & NT Client Councils are planning FX Programs for 2019.

### Recent FX program successes

- Partnership with client ACE Farming to host the first Victorian Program across their farms;
- Partnership with a metropolitan school that currently had no agricultural program;
- First program connecting city students to a rural high school;
- Four year partnership with a participating school;
- Benefits highlighted by the hosts: students realising the different career opportunities in rural areas, awareness of the scale of operations and how farmers look after the land, an increased understanding of the role of technology in agribusiness and an appreciation for country living;
- All students indicated the program had changed the way they look at agriculture and farming, thought the experience was worthwhile and would recommend the program to friends;
- The program achieved extensive coverage in various media outlets (print, online and radio) across the country.

### For more information

- Visit the [FX Program website](#)



## Teacher Farm Experience Program [Western Australia]

The Western Australian Client Council has taken the challenge of bridging the rural / urban divide to a whole new level, taking teachers out of the classroom and onto the farm.

A group of 27 metropolitan and regional educators from across Western Australia made their way to the Narrogin region on 23-24 July 2018 for the first Teacher Farm Experience (TeacherFX) Program developed by the WA Client Council to increase the knowledge and skills of Science, Technology, Engineering and Mathematics (STEM), Digital Technology and Agriculture educators so they can confidently incorporate food and fibre production into their teaching programs.

During the two-day program, the educators visited horticulture, broadacre cropping and livestock enterprises, and our clients showcased their uptake of new technologies and sustainability practices.

Day one was filled with plenty of lively questioning and debate, and ended in a vibrant buffet dinner for 80 people made with locally sourced produce highlighting the paddock to plate concept. Teachers enjoyed the time over dinner to get to know their local hosts billet families before spending the night on-farm to continue their rural experience.

The second day of the program extended on-farm learning with a Central Queensland University team running hands-on workshops on various digital technologies, including the use of GPS in the livestock sector. The program was rounded out with an engaging agricultural careers and education panel.

The program attracted significant media attention, including two ABC radio interviews, various newspaper articles and much liked live social media posts.

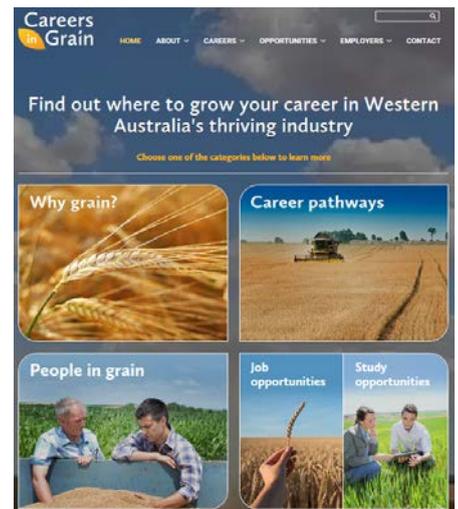
### For more information

- Visit the [TeacherFX Program website](#)



## Capacity Building Project sponsorship [Western Australia]

The WA Client Council joined other like-minded industry players in providing seed funding for a project to address an industry-wide recognised problem – the attraction, retention and upskilling of human capital in the WA Grains Industry. The project led to the Grain Industry Association of WA establishing and running Careers in Grain. Currently in its third year, Careers in Grain has welcomed a new Marketing and Communications Officer, Kayla Evans. Since Kayla started early this year, Careers in Grain has visited 12 high school careers expos and two Agricultural College Open Days, three university careers events, the Rabobank TeacherFX Program, the Mingenew Midwest Expo and the Grain Growers Innovation Generation Conference in Wagga Wagga. Most recently, Careers in Grain had a presence at SkillsWest Expo held at the Perth Convention and Exhibition Centre, which was attended by more than 5,000 people, including 3,000 high school students. Careers in Grain also continues to be actively engaged with industry discussions, attending CCIWA Career round tables, the AgConnect WA Conference, Partners in Grain Inspire Summit, UWA Institute of Agriculture Industry Forum, Dowerin and Newdegate Field Days.



Careers in Grain is also actively seeking participating employers for the Early Careers Placement Program.

### For more information

- Visit the [Early Careers Placement Program website](#)

## Financial Workshops for young farmers [SA & North West Vic, Southern Qld & Northern NSW, Southern Vic & Tasmania]

As a result of dialogue with the Client Councils and the success of Financial Skills Workshops originated in the Dubbo Client Council, Rabobank has committed to provide access to financial skills training to 2,000 young farmers by the end of 2020. An implementation plan for this initiative will be shared with Client Councils and employees in due course. To ensure a successful delivery, Rabobank will work together with a range of service providers able to offer local support. At the same time, the plan will provide an excellent opportunity for Rabobank employees to be involved in the delivery wherever possible, since this has proven to work well in the past.

We thank the Dubbo branch and the Dubbo Client Council for their ground breaking work to get this initiative started.

The South Australia & North West Vic Client Council is delivering a financial workshop on 5 September 2018.



This will be followed by the Southern Queensland & Northern NSW Client Council delivering its first financial workshop, 'Growing the Family Business', on 12 September 2018. The interactive session will involve hands on experience to learning new skills. The program includes an introduction to financial statements and sessions on banking requirements, business opportunities and getting started on a new venture. The sessions will be delivered by guest speakers and Rabobank staff.

The Southern Victoria & Tasmania Client Council will also be running a financial skills workshop for women in agriculture in Casterton, Victoria and two financial skills workshops for young dairy farmers in Warragul, Victoria and Smithton, Tasmania. These workshops – planned for November 2018 – will be facilitated by Rabobank staff, targeting small groups of around 15 participants each.

### For more information

- Contact [Client Councils](#)

## Rural Mental Health support [Central NSW]

Rabobank will once again support the 'Glove – Box Guide to Mental Health', an initiative developed by The Land in conjunction with Rural Adversity Mental Health Program (RAMHP), specifically tailored to the needs of rural communities.

The 2018 guide will be published on 4 October and will once again shine a light on the mental health issues that so often go undiscussed in society, as well as the many support services available to those in rural areas. Over 70,000 copies will be printed and distributed throughout The Land, RAMHP, SafeWork NSW and associated organisations; and handed out at sale yards, field days and medical centres.

Start conversations, they might just save a life and encourage those in distress to seek help.

### For more information

- Refer to the [Glove - Box Guide to Mental Health 2017](#)

**HOW ARE YOU GOING?**

Well ← → Unwell

How are you feeling?	Self-aware & calm	Irritable or impatient	Angry	Aggressive out of control
What's your stress level?	Coping well	Worried nervous	Highly nervous panicky	Very anxious panic attacks
What's your outlook?	Positive outlook	Overwhelmed	Feeling hopeless	Depressed or suicidal thoughts
How are you working?	Working productively	Putting things off, forgetting	Poor performance	Unable to perform duties
How are you sleeping?	Sleeping normally	Trouble sleeping	Restless disturbed sleep	Sleeping too much or too little
What's your energy level?	Energetic	Low energy levels	Tired	Physical symptoms of illness
What's your activity level?	Keeping active	Decreasing activities	Little enjoyment from activities	Avoiding activities
How social are you?	Feeling connected	Withdrawing from social activity	Irritated & frustrated with others	Isolated from others

**WHAT CAN YOU DO?**

Keep it up!	Ask for support, try not to judge yourself	See your GP	You must get help
Talk to friends and family	Do something you enjoy	Don't put it off, act now.	Contact Community Health or your EAP
Help is available	Mental Health Line 1800 011 511		

Centre for Rural & Remote Mental Health | ramhp | Mental Health Line 1800 011 511

## 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 allows us to contribute meaningfully to a sustainable food and agribusiness industry.

As the Client Council concept continues to evolve, we are being asked 'What is my role as a Client Council member?' Your contribution can include:

- Active participation in Client Council meetings;
- Suggestions for agenda items;
- Feedback on current and future initiatives related to the agreed themes;
- Engaging your network of local stakeholders including schools, research institutes, councils and fellow community leaders.
- Recommending subject matter experts;
- Recruiting participants for the local activation of initiatives;
- Knowledge sharing;
- Your feedback on our strategy, products and services.

Our ultimate view on ownership of the Client Councils is to have them chaired by our clients, with support from local Rabobank staff.

We hope you enjoyed the read and we are always interested in your feedback. Please email us at [clientcouncils@rabobank.com](mailto:clientcouncils@rabobank.com) with any comments or feedback.

