

Message from the Chair

Rural Business Support is a not-for-profit rural business advisory service that informs and inspires our primary industry clients to manage change, risk and business challenges. Our extensive understanding of the challenges facing rural businesses allows us to develop and deliver proactive programs and services that enable and encourage resilience.

Established out of the former Rural Financial Counselling Service (RFCS) in 2011, RBS has incorporated proactive programs and services to its offering and continues to provide an invaluable and unique service that supports rural businesses in times of need.

Our business consists of two tiers of service:

1. Rural financial counselling

RFCS provides a free, independent and confidential service that assists eligible clients (farmers, fishers, forest growers and harvesters, and small agricultural-support businesses) who are suffering financial hardship by providing support and business analysis. Our rural financial counsellors provide benevolent assistance to our clients in order to identify options, plan and adopt strategies to becoming resilient and financially self-sufficient.

RBS also responds quickly to crisis management such as weather events, drought and natural disasters and is available to assist with recovery support for affected producers or businesses.

2. Proactive programs and services

Agribusiness is changing with shifts in consumer demand, technological innovation, emerging environmental challenges, declining sector terms of trade, an increasing focus on food security and the move towards global food production. This has led to the delivery of programs and services that support the development of competitive, profitable, resilient and sustainable primary industry businesses. RBS programs are developed through partnering with like-minded organisations and are run on a cost-recovery basis with all income reinvested back into RBS to further assist the rural sector. Our programs depend on external funding through state and federal governments, other agencies and industry groups.

RBS Board and Staff are committed to developing services that reflect the needs of rural and regional businesses and communities. Through the actions and outcomes outlined in this document, I am confident that, together, we can continue to provide a unique service that will help build the prosperity of regional and rural Australia.

Sharon Starick

Chair, Rural Business Support Service Inc.

Our Vision

- A competitive, profitable and sustainable primary industry sector.

Our Purpose

- As a not-for-profit organisation, we provide services and independent support to the primary industry sector to enable it to sustainably manage change, risk and business challenges for the benefit of the public.

Our Clients

- We support the primary industry sector which encompasses primary producers, fishers, forestry growers and harvesters as well as small, related rural businesses and industry organisations.

Our People

- Our organisation is built on the skills and knowledge of our qualified and professional staff who are adaptable and responsive to the needs of our clients. Our success is based on our experience and ability to be innovative and actively seek out opportunities and partnerships to deliver outcomes.

Our Values

- **Trustworthy** We build trust with our clients and stakeholders by being timely, reliable and honest in all that we say and do.
 - **Respectful** We treat all of our clients and stakeholders with respect. We value the role that they play and their diversity. We strive to be supportive, inclusive, helpful and empathetic.
 - **Ethical** We are transparent, honest and confidential in all our dealings.
 - **Professional** We strive for business excellence and high performance. We take pride in our work and deliver our best.
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Our Functions

Rural Business Support focuses its activity in three key areas to achieve its vision and purpose. These are:

1. Rural Financial Counselling
2. Program and Services
3. People and Culture

Our Purpose

As a not-for-profit organisation, we provide independent services and support to the primary industry sector to enable it to **sustainably** manage change, risk and business challenges for the benefit of the public good.

Rural Financial Counselling Service

We provide free, independent and confidential rural financial counselling services that assists eligible clients in managing change and adjustment.

This includes:

- Identifying financial and business options.
- Help presenting and negotiating with lenders.
- Developing an action plan.
- Help in accessing the Commonwealth's Farm Household Allowance.
- Providing information about government and other assistance schemes.
- Referrals to accountants, agricultural advisers, educational services and Government departments.
- Referrals to other professionals for succession planning, family mediation and personal, emotional and social counselling.

Programs and Services

We deliver programs and services that support the development of competitive, profitable and sustainable primary industry businesses.

This includes:

- Providing strategic financial business analysis.
- Farm business coaching.
- Developing leadership skills, resilience and farm business management capacity.
- Providing business support and project management services.
- Identifying and creating opportunities, partnerships and new business models.
- Managing and evaluating primary industry market research.

People and Culture

We manage and foster our people, culture and organisation through the provision of high level governance, management, financial and corporate services.

Our Goals and Outcomes

Rural Financial Counselling Goal

To help eligible clients understand their financial position and the viability of their enterprise and to develop and implement plans to improve their financial self-sufficiency.

Outcomes	What we will do:
Clients receive quality, timely, professional and effective options that assist in managing change, adjustment and risk.	<ul style="list-style-type: none"> • Provide a free independent and confidential rural financial counselling service. • Provide best practice agribusiness management options to help clients effectively manage change and adjustment. • Provide appropriate referrals to other services and professionals.
Rural Financial Counselling (RFC) is well recognised and highly regarded among client, stakeholder and peer groups.	<ul style="list-style-type: none"> • Implement and review our communication and engagement program to highlight our successes. • Undertake client satisfaction surveys. • Be a leader in the national RFC network.
Rural Financial Counselling has a secure funding base.	<ul style="list-style-type: none"> • Promote the benefits of RFC to decision-makers and stakeholders. • Develop a business case for the Commonwealth Government to continue funding beyond 2019.

Programs and Services Goal

Beneficial partnerships enabling the delivery of programs and services that inform and inspire our clients to take action to manage change, risk and business challenges.

Outcomes	What we will do:
Successfully implementing programs and services that are building a profitable, resilient and sustainable primary industry sector.	<ul style="list-style-type: none"> • Actively seek out opportunities and partnerships to deliver targeted programs and services. • Build capacity to effectively deliver programs and services. • Undertake risk assessments and industry reviews to identify client groups/regions that would benefit from targeted programs and services.
The Programs and Services function is well recognised, regarded and used by clients and stakeholders.	<ul style="list-style-type: none"> • Develop and implement a communication and engagement plan. • Identify and foster partnerships and relationships with service providers, consultants and contractors that can support delivery of targeted programs and projects.

People and Culture Goal

A high performing organisation that values people and delivers outcomes.

Outcomes	What we will do:
<p>RBS has well established partnerships and working relationships.</p>	<ul style="list-style-type: none"> • Undertake stakeholder mapping. • Develop and implement a partnership framework to drive relationships. • Develop beneficial partnerships with stakeholders, and peers.
<p>RBS has a high-performing, skills-based board</p>	<ul style="list-style-type: none"> • Focus on strategic issues and ensure alignment between strategy and operations. • Continue to undertake performance reviews. • Proactively manage transition of members.
<p>A productive and professional team working in a safe environment.</p>	<ul style="list-style-type: none"> • Build skills and capabilities of staff. • Plan for organisational change and staff turnover. • Review and update policies to reflect best practice leadership and management. • Implement robust systems to manage a safe and healthy workforce.

Our Strategic Focus

Over the coming five years, RBS will pursue key actions to achieve its vision and strategy. These provide a focus on both what is new and requires change while continuing to cultivate and nurture our existing areas of business and success, including to:

- Build the presence and achievements delivered within **Programs and Services**.
- Ensure that **Rural Financial Counselling** has a sound future beyond 2019.
- Build strong effective working **relationships and partnerships** with key stakeholders, peers and industry groups.
- Continue to implement best practice **governance** and management.
- Ensure staff have the required **capabilities** to deliver excellence in service.

Our Measures of Success

Success will be measured throughout the term of the strategy and will be translated into targets within annual business plans. Current indicators and progress against each are outlined below.

✓	By July 2015 at least four Rural Sustainable Business projects/programs have been completed.	Achieved
•	By July 2017, at least 30% of total revenue is generated by the Programs and Services Division.	In 2015-16, 20% of recognised income was generated by the Programs and Services Division
•	By July 2020, at least 50% of total revenue is generated by the Programs and Services Division.	
✓	At least 90% of clients surveyed report a 'high' level of satisfaction with services provided through Rural Financial Counselling.	Harrison Research 2015 reported 90% satisfaction
✓	Adequate funding is secured to continue Rural Financial Counselling Services from 2015-2020.	Funding secured to June 2019