

ONLINE DELIVERY  
SOUTH AUSTRALIA  
3RD TO 7TH AUGUST 2020

# FARM TO PROFIT FARM BUSINESS UPDATE



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# FARM TO PROFIT FARM BUSINESS UPDATE



## ONLINE DELIVERY

South Australia

3rd to 7th August 2020

#GRDCUpdates





**GRDC Farm Business Update online  
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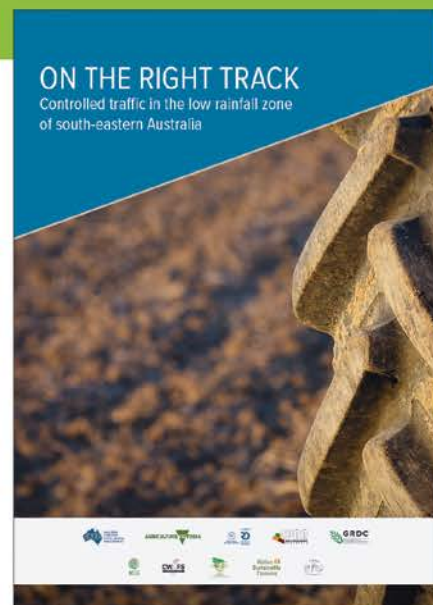
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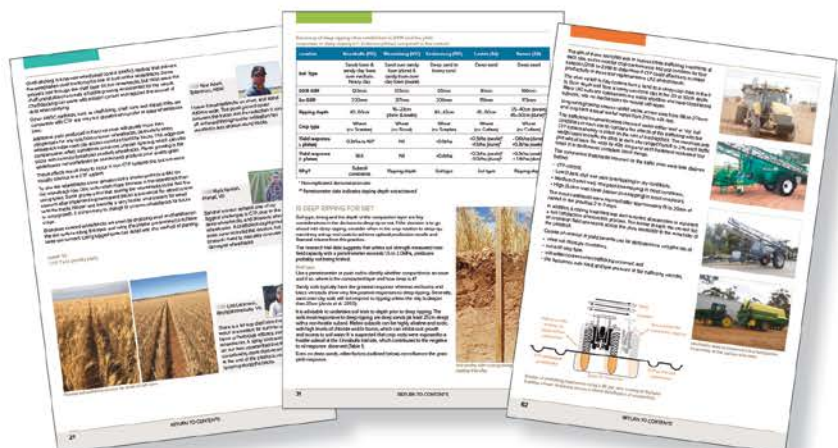
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# GRDC Farm Business Update online South Australia



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- Pythium clade f
- Charcoal rot
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# Preparing for your banking relationship of 2020 and beyond

*Matt O'Dea.*

*Agribusiness Finance Australia Pty Ltd.*



## Key Messages:

- ▶ Banking processes for agricultural lending have changed post the Royal Commission into banking and financial services.
- ▶ The important aspect is to provide a bank with a full and complete financial picture of the farm business.
- ▶ There is an increasing focus on serviceability - banks need evidence that the total debt is capable of being repaid.
- ▶ Equity is still important but does not offset a longer term poor financial performance.
- ▶ Preparing a budget cashflow plan will improve your ability to prepare for cashflow requirements throughout the year and address this with the bank in a timely manner.
- ▶ Planning cash reserves early, in case the year takes an unexpected turn, will be more important as banks lead times to approvals continue to increase.

## Introduction

In 2020, planning will be more valuable than ever to farm businesses. It will be good practice to allow additional lead times for critical tasks and for planning to be conducted early. Detailed operational plans will be invaluable to managing disruptions and making the adjustments needed to keep operations running on time. Cashflow planning will support adaptive and flexible management decisions - including adjusting timing of sales and input acquisitions well in advance.

As we move through 2020, it is likely that the demand on banks to assist with cashflow pressures will increase significantly. Agriculture has not been as heavily impacted as other sectors of the economy. However, a substantial increase in demand for banking services will impact how they reallocate their resources. This could mean a considerable increase in their lead time to process lending applications.



Banks value budgets because they tell the story of your farm in their language. Agronomy reports are the language of Agronomists and budgets are the language of bankers. A well-prepared budget will inform a bank about everything they want to understand about your farm, when processing a loan application. Banks will not have time to collate your data and interpret verbal instructions, you will need to present applications that are well prepared and detailed.

Financial statements prepared by your accountant tell part of this story, but not all - they tell us about the past and budgets talk about the future. Bankers have a saying that “using financial statements to lend money is like driving a car looking through the rear-view mirror”.

If you need additional cashflow relief throughout 2020 it will pay dividends to be well planned. Ensure your 2019 Tax returns are finalised and set a budget for the next 12 months.

## Conclusion

Being able to provide your bank with a full and complete picture of the financial performance of the farm business is becoming more important to support the growth and expansion of farming business. Banks are more focused on the financial performance of each individual business and need to understand the business in more detail when considering a credit application. It is important to have quality financial records for the business including up-to-date financials and tax returns and a budget cashflow for the coming 12-month period.

My follow up questions for the speaker; \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Self evaluation;

***I prepare a budget annually and use this to understand the cashflow requirements of the business.***

Yes \_\_\_\_\_ No

The main costs incurred in my farm business over 12 months are . . . \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Our peak cashflow requirement is in (month)? Jan - Dec \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





To improve preparation, we could . . . \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

***I have sufficient access to cashflow that I can take advantage of market opportunities when they occur.***

Yes \_\_\_\_\_ No

If required, I can purchase required inputs for the year at one time or purchase additional bulk items and hold them when prices are lower.

Yes \_\_\_\_\_ No

How could this be achieved in our business . . . \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**We want to work on this in our business, what should we do next?**

- If you don't have a medium-term plan of the farm business goals, draft a few milestones that you aim to achieve and a timeframe that is reasonable to achieve them.
- Prepare at least a basic budget cashflow for the 12-month production cycle.
- Incorporate accounting processes into the business on a monthly basis to enable tracking of income and expenditure throughout the year.
- Complete the Income tax returns promptly to ensure they are available to support any borrowing requests that arise.

What are the potential benefits of taking action to implement objective risk analysis;

- Improved planning will enable sufficient lead time to address cashflow issues.
- Providing banks with a complete picture of financial performance will reduce delays in progressing applications.
- When opportunities are available i.e. additional land acquisition, the financial records will be ready and available to submit to the bank if a loan is required to facilitate the purchase.



Our First Action \_\_\_\_\_

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Our Second Action \_\_\_\_\_

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### More about Matt . . .

*Matt was previously the State Agribusiness Manager in SA and WA for one of the major banks. In this role he worked with clients at the corporate level and also the family farm level. His in-depth knowledge of how banks work, gives him a real benefit when negotiating with the Banks for the right outcomes. Having lived and worked in most states of Australia, Matt has developed an enormous network around him.*

*Matt still lives in Clare in regional SA and is a devoted supporter of South Adelaide. He is actively involved on the Board of his Football Club and is also the Treasurer for a Not for Profit organisation which is raising awareness of the wellbeing of youth in the State. Matt loves to fish and grow wasabi – whilst he is no good at either, he keeps trying.*

#### Contact details

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# Machinery investment – the million-dollar question

*Will Martel.*

*Grower, Wellington NSW.*



## Key Messages:

- ▶ Investment analysis tools require the use of assumptions and will only be as accurate as those assumptions.
- ▶ Return on asset, analysis can provide guidance on investment decisions when analysing new equipment investment.
- ▶ Analysing investments utilising contracting rates as the income proxy is a useful diagnostic that removes decision bias.
- ▶ Total Plant Machinery and Labour (TPML) provides an ongoing measure to analyse the efficiency of plant, machinery and labour across different business models.

## Introduction

Machinery and equipment is a key production asset in a cropping enterprise. The balance between machinery investment amount and efficiency, impacts the profitability of farming operations.

Machinery investments should be considered against the following criteria;

- The scale of the farming operation and/or contracting can support the investment level.
- Reduced labour cost – relevant only if labour cost is flexible
- Reduced fuel or other energy cost
- Reduce risks – safety
- Improve the timeliness of operations – increase income
- Cashflow can support the purchase or financing commitment





## Using Return on Asset analysis for investments in critical cropping operations

Return on Assets (ROA) is a measurement of financial efficiency – it measures how efficiently the assets owned within a farm business are generating income. The higher the ROA the more efficient the management of the business is in managing its assets to generate profits. The calculation can be applied across the whole business, or to segments of the business or to specific assets in the business.

$$\text{Return on Assets Ratio} = \frac{\text{Net Income}}{\text{Average Total Assets}}$$

A negative ROA indicates that the business is depleting its assets which is not sustainable in the medium to long term. Making investment decisions which have a negative ROA measure impacts on the profitability of the business as a whole. Rectifying a Health and Safety issue would be one reason that a negative ROA would be accepted, there would not be many others.

Figure 1 demonstrates an analysis of machinery and equipment investment for sowing operations. In this example the income is projected utilising a contract rate for the relevant operation. This removes the associated bias that could influence these decisions by making assumptions on the income opportunities.

		Planting use %	Planting Value				
Tractor value		300,000	90%	270,000			
Airseeder value		200,000	100%	200,000			
<b>Planting Asset value</b>				<b>470,000</b>			
<b>Income</b>							
Contracting income		\$55 /ha					
<b>TOTAL</b>							
		ha					
		1000	1500	2000	2500		
		55,000	82,500	110,000	137,500		
<b>TOTAL</b>		<b>55,000</b>	<b>82,500</b>	<b>110,000</b>	<b>137,500</b>		
<b>Costs</b>							
Depn (real)		7%					
Interest		3%					
R & M		\$10 /ha					
Labour		\$3 /ha @ \$30 /hr & 10 ha/hr					
<b>TOTAL</b>							
		32,900	32,900	32,900	32,900		
		14,100	14,100	14,100	14,100		
		10,000	15,000	20,000	25,000		
<b>TOTAL</b>		<b>60,000</b>	<b>66,500</b>	<b>73,000</b>	<b>79,500</b>		
<b>Profit</b>							
		<b>-5,000</b>	<b>16,000</b>	<b>37,000</b>	<b>58,000</b>		
<b>Profit (before interest)</b>							
		<b>9,100</b>	<b>30,100</b>	<b>51,100</b>	<b>72,100</b>		
<b>ROA (before interest)</b>							
		<b>1.9%</b>	<b>6.4%</b>	<b>10.9%</b>	<b>15.3%</b>		

Figure 1. Roa analysis for investment in planting machinery & equipment.

## Total Plant Machinery and Labour Measures - TPML

Understanding your total plant, machinery and labour (TPML) efficiency can assist with decision making the structure of farm business asset investment and use of contracting services. The benefit of a TPML measure is that it enables farm business' that utilise a component of contracting to be compared with those that own and operate their own machinery on an equal basis.



Analysing the TPML measure can highlight to a farm business how efficiently the management are utilising their investment in plant, machinery and labour as part of their farming operations. TPML measured as percentage of income provides a universal measure which is applicable to business across high medium and low rainfall zones.

The measure should be based on a 5-year average actual income or can be measured against budgeted income utilising average yield and decile 5 pricing for forecasting.

Fig 2 below shows the individual components that need to be included in a TPML analysis. The suggested Key Performance Indicators (KPI's) associated with each component and the total TPML cost as % of income are included total TPML < 28% represents a strong performance, 28-54% is mid-range (35% is considered to be at the average) and >54% is considered a poor result.

Farm Costs as percentage of Farm Income			
	Weak	Medium	Strong
Fuel & Oil		6.0	
Repairs to Plant		6.0	
Freight / Cartage			
Contractors			
Machinery Hire			
Motor Vehicle Costs			
Registrations			
Other Machinery Costs			
<b>Machinery Operating</b>	> 21.0	21.0 - 11.0	< 11.0
Machinery Depreciation			
<b>Machinery Capital</b>	> 13.0	13.0 - 7.0	< 7.0
Employees			
Contract Labour			
Imputed Family Labour			
<b>Farm Labour</b>	> 20.0	20.0 - 10.0	< 10.0
<b>Machinery &amp; Labour</b>	> 54.0	54.0 - 28.0	< 28.0

Figure 2. Total plant machinery and labour items & kpi target % income.

My follow up questions for the speaker;

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Self evaluation;

**When considering investment in machinery do you complete investment analysis?**

Yes \_\_\_\_\_ No

How effective do you believe your decision-making process is regarding machinery investment? \_\_\_\_\_

\_\_\_\_\_

Completely satisfactory \_\_\_\_\_ Unsatisfactory

Why? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Have you analysed your total plant, machinery and labour efficiency?**

Yes \_\_\_\_\_ No

Our key investment criteria, when considering additional plant and equipment or off-farm investments in your business is . . .

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Who are key decision makers involved? \_\_\_\_\_

\_\_\_\_\_

We can strengthen analysis of machinery investment in our business by . . . \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**We want to work on this in our business, what should we do next?**

- Utilise ROA as an assessment tool for considering the plant investments in the farm business.
- Measure the TPML efficiency for your business from financial statements.
- Consider a 5-year rolling Capital Expenditure budget to plan machinery investments over time.
- Plan to review the machinery replacement schedule with key decision makers at regular intervals (annually) or as circumstances change.,





What are the potential benefits of developing plans and implementing objective investment analysis?

- Machinery investment is allocated to the areas where efficiency and returns are maximised in conjunction with labour and timeliness benefits.
- Benchmarks can be set for investment decisions which assist with reducing complexity.
- Investment analysis tools can be used to critically analyse the competing options and reduce conflict between decision makers.
- Improved planning will enable sufficient lead time to address cashflow issues.

**Our First Action** \_\_\_\_\_

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**Our Second Action** \_\_\_\_\_

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### Further information

**GRDC Factsheet – Key Financial Ratios**

[https://grdc.com.au/\\_\\_data/assets/pdf\\_file/0016/117322/8116-key-financial-ratios-fs-pdf.pdf](https://grdc.com.au/__data/assets/pdf_file/0016/117322/8116-key-financial-ratios-fs-pdf.pdf)

**GRDC Farm Business Manual**

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### More about Will . . .

*Will farms in Wellington NSW. After completing an Agricultural Economics degree at UNE Armidale, Will worked for a grain trading firm and then the Brisbane office of Resource Consulting Services (RCS). William now operates the family property, Muronbung Park.*

### Contact details

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**LOOK AROUND YOU.**  
 1 in 5 people in rural Australia are currently experiencing mental health issues.



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The GRDC supports the mental wellbeing of Australian grain growers and their communities. Are you ok? If you or someone you know is experiencing mental health issues call *beyondblue* or Lifeline for 24/7 crisis support.

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**Lifeline**  
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[www.lifeline.org.au](http://www.lifeline.org.au)



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**[www.ifarmwell.com.au](http://www.ifarmwell.com.au)** An online toolkit specifically tailored to help growers cope with challenges, particularly things beyond their control (such as weather), and get the most out of every day.

**[www.blackdoginstitute.org.au](http://www.blackdoginstitute.org.au)** The Black Dog Institute is a medical research institute that focuses on the identification, prevention and treatment of mental illness. Its website aims to lead you through the logical steps in seeking help for mood disorders, such as depression and bipolar disorder, and to provide you with information, resources and assessment tools.

**[www.crrmh.com.au](http://www.crrmh.com.au)** The Centre for Rural & Remote Mental Health (CRRMH) provides leadership in rural and remote mental-health research, working closely with rural communities and partners to provide evidence-based service design, delivery and education.

**Glove Box Guide to Mental Health**

The *Glove Box Guide to Mental Health* includes stories, tips, and information about services to help connect rural communities and encourage conversations about mental health. Available online from CRRMH.



**[www.rrmh.com.au](http://www.rrmh.com.au)** Rural & Remote Mental Health run workshops and training through its Rural Minds program, which is designed to raise mental health awareness and confidence, grow understanding and ensure information is embedded into agricultural and farming communities.

**[www.cores.org.au](http://www.cores.org.au)** CORES™ (Community Response to Eliminating Suicide) is a community-based program that educates members of a local community on how to intervene when they encounter a person they believe may be suicidal.

**[www.headsup.org.au](http://www.headsup.org.au)** Heads Up is all about giving individuals and businesses tools to create more mentally healthy workplaces. Heads Up provides a wide range of resources, information and advice for individuals and organisations – designed to offer simple, practical and, importantly, achievable guidance. You can also create an action plan that is tailored for your business.

**[www.farmerhealth.org.au](http://www.farmerhealth.org.au)** The National Centre for Farmer Health provides leadership to improve the health, wellbeing and safety of farm workers, their families and communities across Australia and serves to increase knowledge transfer between farmers, medical professionals, academics and students.

**[www.ruralhealth.org.au](http://www.ruralhealth.org.au)** The National Rural Health Alliance produces a range of communication materials, including fact sheets and infographics, media releases and its flagship magazine *Partyline*.



# Enterprise Mix and profit outcomes

Cam Nicholson.

Nicon Rural.

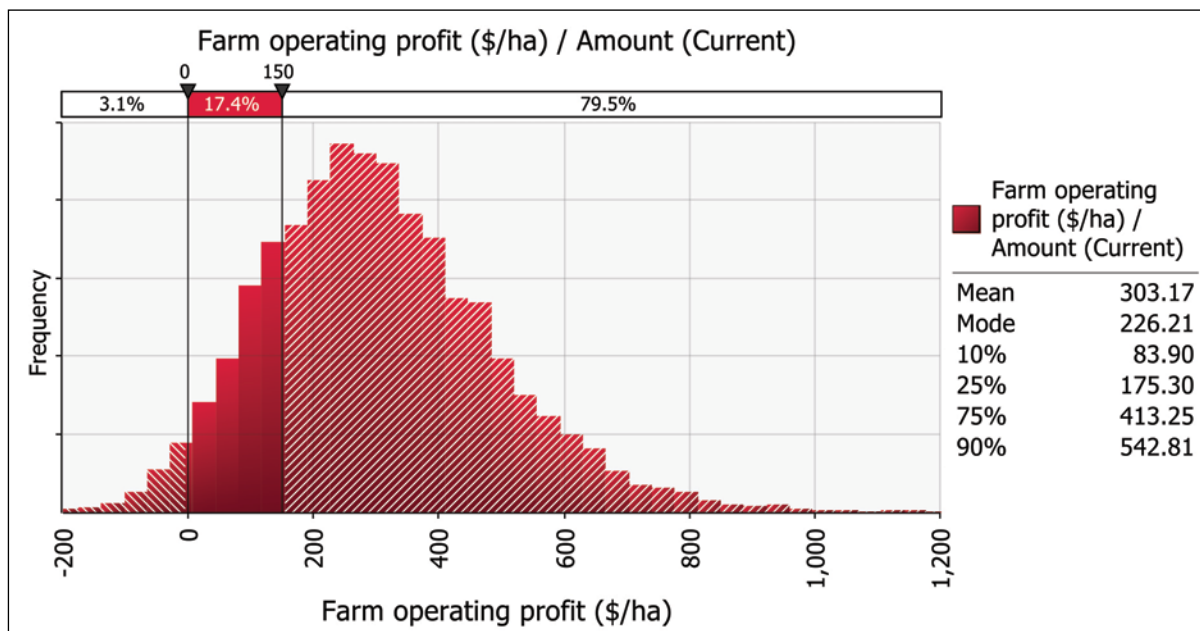


Figure 1. Farm operating profit distribution \$/ha.

## Key Messages:

- ▶ We can have downside risk (the loss, which most of us think about) but there is also an upside - how often do we get big prices or yields.
- ▶ Risk lies in the extremes not the averages
- ▶ Risky variables have a high degree of volatility
- ▶ Risk statements describe your opinion about the future, but we can help inform what those odds should be by studying the past.

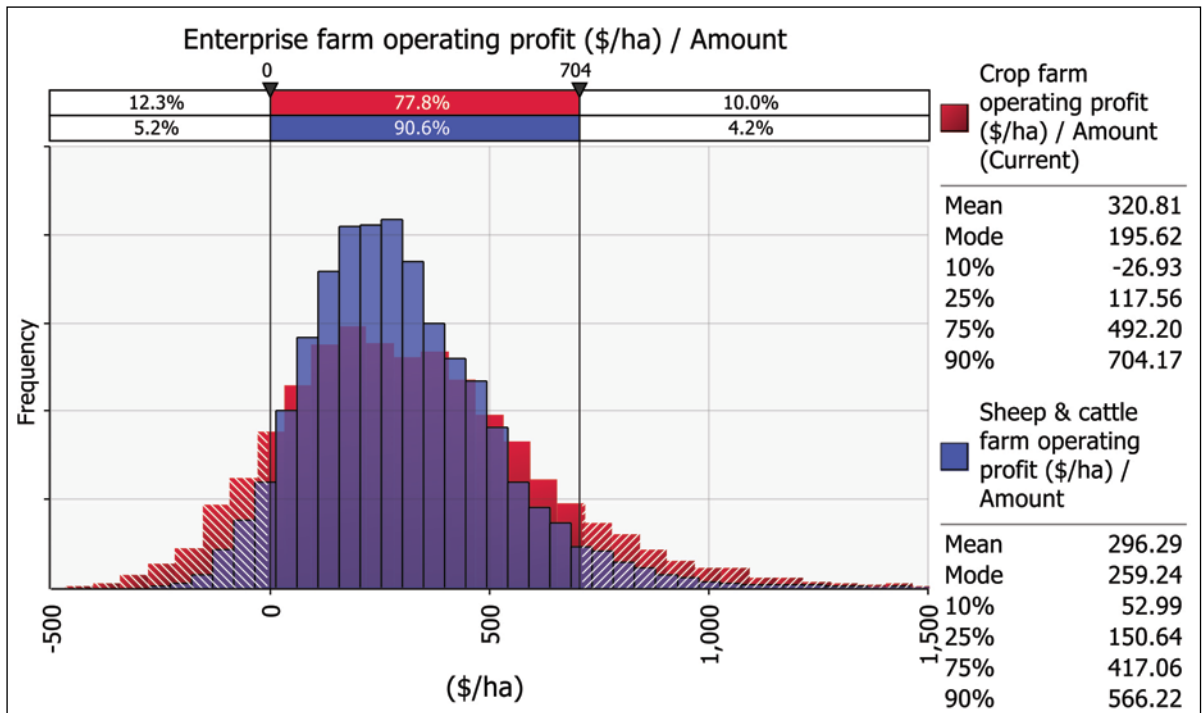
## Cropping is usually more risky than livestock

The statement 'cropping is usually more risky than livestock' is usually true however, risk also includes an upside as well as a downside. If the farm operating profit of the cropping and livestock enterprises are compared, the livestock operating profit has a narrower distribution, indicating there is less downside risk but also less upside potential (Figure 3).

## Enterprise diversity usually decreases risk

This example illustrated in Figure 3, demonstrates that the chances of not making a profit are higher within each enterprise (12.3% for cropping and 5.2% for sheep) compared with the chances of not making a profit when the two enterprises are combined (3.3% when combined). This illustrates the effect of diversification. The benefit is that when one enterprise is going well, it offsets the losses from the other.

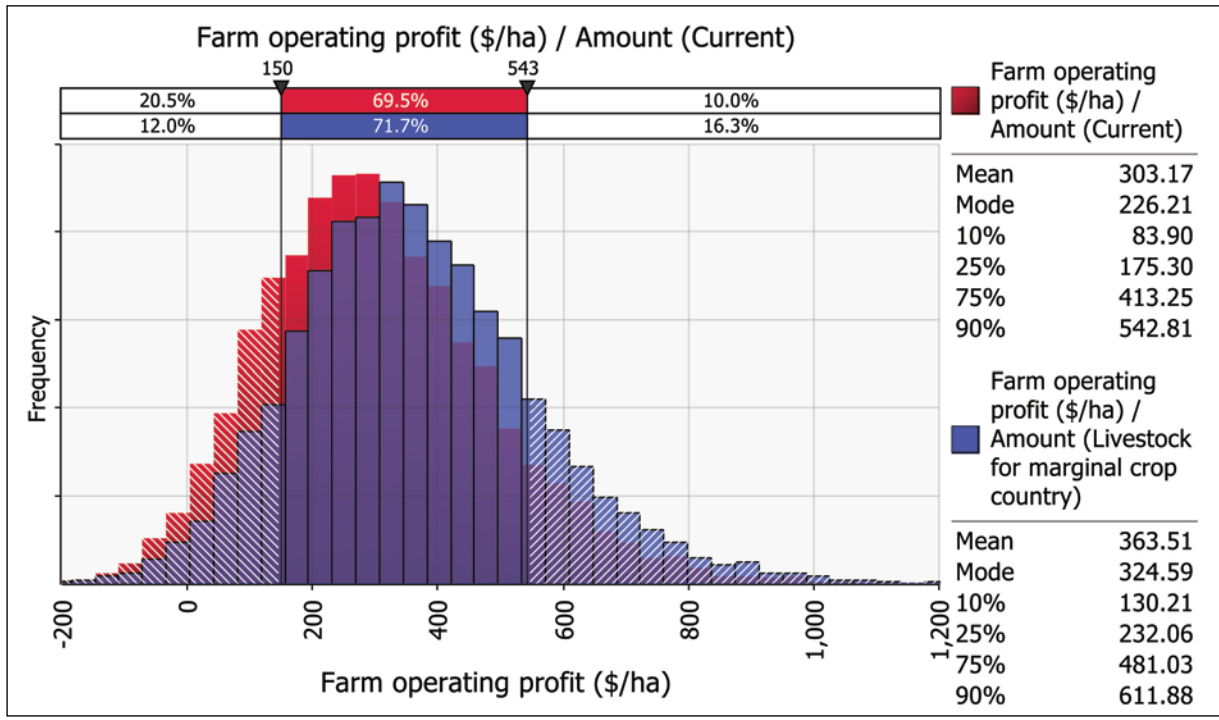




**Figure 2.** Net farm income from cropping (wider distribution, top numbers in legend) and livestock (narrower distribution, bottom numbers in legend).

**Identify big risks within an enterprise**

The grower in this business believed cropping the marginal country was too risky and adversely affected the profit. They were considering taking the ‘marginal’ cropping land and turning it over to livestock production. A scenario was run to compare the potential impact of this change (Figure 4).



**Figure 3.** Farm operating profit for all cropping including the ‘marginal’ country (wider distribution, top numbers in legend) compared to only cropping the ‘good’ country and using the ‘marginal’ country to increase ewe numbers (narrower distribution, bottom numbers in legend).



Clearly the removal of the 'marginal' cropping country decreased the downside risk, with benefit to both the average farm operating profit and the upside risk potential. The chances of not meeting the \$150/ha target has been reduced (from one year in five to one year in eight).

Other conclusions from the enterprise mix include:

- Intensification (for example by increasing stocking rate) generally increases risk.
- Sheep are usually more risky than cattle.

## Conclusion

There is no single way to manage production risk. Many 'levers' influence the ultimate risk profile of a business and it is up to the individuals in that business to determine and feel comfortable with a level of risk that matches the rewards they seek.

Having said this, managing risk requires making decisions. The type of analysis used in Grain and Graze provides a very useful platform to inform discussion and decisions around risk.

My follow up questions for the speaker;

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## Self evaluation;

***I feel that I have a good understanding of the risk profile of my enterprise mix? YES/NO***

The production volatility in my farming system is managed by . . . \_\_\_\_\_

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***I am comfortable with the profit and income generated by my current farming system ? YES/NO***

When we have low income and profit years this is mostly been caused by . . . \_\_\_\_\_

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**We want to work on this in our business, what should we do next?**

- Analyse the upside and downside enterprise risk in the farming system, review historical financial performance for variation between years.
- Assess whether there are risks in the farming system that are not well managed. Detail those and research industry information on how peers or industry are approaching their management of those risks.
- Seek input or assistance from technical expertise if you are planning to review the farming system to analyse the impact of changes on income and profit opportunities.

What are the potential benefits of taking action to implement objective risk analysis;

- Less variation in the financial outcomes makes planning and management more consistent.
- Reduces the frequency of singularly large losses that are difficult to recover from.
- Optimises the financial outcomes over the medium to long term.

**Our First Action** \_\_\_\_\_

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Our Second Action \_\_\_\_\_

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Want to learn more, here are some suggestions;

Grain & Graze – website

<http://www.grainandgraze3.com.au/>

[http://www.grainandgraze3.com.au/resources/Farm\\_Decision\\_Making.pdf](http://www.grainandgraze3.com.au/resources/Farm_Decision_Making.pdf)

<http://www.grainandgraze3.com.au/resources/Managing%20production%20risks%20in%20farming%20.pdf>



### More about Cam . . .

*Cam is a partner in Nikon Rural Services, a consulting business near Geelong, working with the grazing and cropping industries and in natural resource management. With his wife, he also farms sheep and cattle on the Bellarine Peninsula, Victoria*

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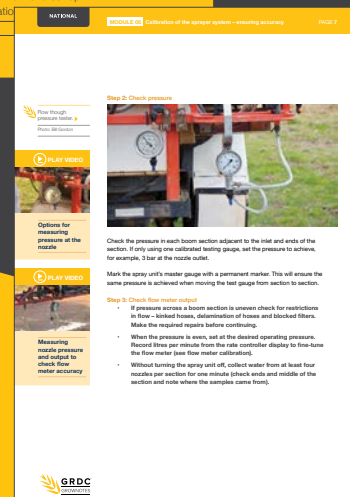
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# SPRAY APPLICATION GROWNOTES™ MANUAL



## SPRAY APPLICATION MANUAL FOR GRAIN GROWERS

The Spray Application GrowNotes™ Manual is a comprehensive digital publication containing all the information a spray operator needs to know when it comes to using spray application technology.

It explains how various spraying systems and components work, along with those factors that the operator should consider to ensure the sprayer is operating to its full potential.

This new manual focuses on issues that will assist in maintaining the accuracy of the sprayer output while improving the efficiency and safety of spraying operations. It contains many useful tips for growers and spray operators and includes practical information – backed by science – on sprayer set-up, including self-

propelled sprayers, new tools for determining sprayer outputs, advice for assessing sprayer operation, improving droplet capture by the target, drift-reducing equipment and techniques, the effects of adjuvant and nozzle type on drift potential, and surface temperature inversion research.

It comprises 23 modules accompanied by a series of videos which deliver 'how-to' advice to growers and spray operators in a visual easy-to-digest manner. Lead author and editor is Bill Gordon and other contributors include key industry players from Australia and overseas.

Spray Application GrowNotes™ Manual – go to:  
<https://grdc.com.au/Resources/GrowNotes-technical>  
 Also go to <https://grdc.com.au/Resources/GrowNotes>  
 and check out the latest versions of the Regional Agronomy  
 Crop GrowNotes™ titles.



# TOP 10 TIPS

## FOR REDUCING SPRAY DRIFT

01

**Choose all products in the tank mix carefully,** which includes the choice of active ingredient, the formulation type and the adjuvant used.

02

**Understand** how product uptake and translocation may impact on coverage requirements for the target. Read the label and technical literature for guidance on spray quality, buffer (no-spray) zones and wind speed requirements.

03

**Select the coarsest** spray quality that will provide an acceptable level of control. Be prepared to increase application volumes when coarser spray qualities are used, or when the delta T value approaches 10 to 12. Use water-sensitive paper and the Snapcard app to assess the impact of coarser spray qualities on coverage at the target.

04

**Always expect** that surface temperature inversions will form later in the day, as sunset approaches, and that they are likely to persist overnight and beyond sunrise on many occasions. If the spray operator cannot determine that an inversion is not present, spraying should NOT occur.

05

**Use weather forecasting** information to plan the application. BoM meteograms and forecasting websites can provide information on likely wind speed and direction for 5 to 7 days in advance of the intended day of spraying. Indications of the likely presence of a hazardous surface inversion include: variation between maximum and minimum daily temperatures are greater than 5°C, delta T values are below 2 and low overnight wind speeds (less than 11km/h).

06

**Only start spraying** after the sun has risen more than 20 degrees above the horizon and the wind speed has been above 4 to 5km/h for more than 20 to 30 minutes, with a clear direction that is away from adjacent sensitive areas.

07

**Higher booms increase drift.** Set the boom height to achieve double overlap of the spray pattern, with a 110-degree nozzle using a 50cm nozzle spacing (this is 50cm above the top of the stubble or crop canopy). Boom height and stability are critical. Use height control systems for wider booms or reduce the spraying speed to maintain boom height. An increase in boom height from 50 to 70cm above the target can increase drift fourfold.

08

**Avoid high spraying speeds,** particularly when ground cover is minimal. Spraying speeds more than 16 to 18km/h with trailing rigs and more than 20 to 22km/h with self-propelled sprayers greatly increase losses due to effects at the nozzle and the aerodynamics of the machine.

09

**Be prepared** to leave unsprayed buffers when the label requires, or when the wind direction is towards sensitive areas. Always refer to the spray drift restraints on the product label.

10

**Continually monitor** the conditions at the site of application. Where wind direction is a concern move operations to another paddock. Always stop spraying if the weather conditions become unfavourable. Always record the date, start and finish times, wind direction and speed, temperature and relative humidity, product(s) and rate(s), nozzle details and spray system pressure for every tank load. Plus any additional record keeping requirements according to the label.

# Getting & keeping staff; it's not just about the \$\$\$.

*Nathan Burke, Nathan Burke Consulting &  
Alex Thomas, Alex Thomas Pty Ltd.*



## Key Messages:

- ▶ Employees will seek out a positive working environment.
- ▶ Employees seek a workplace where their contribution is valued.
- ▶ A safe work environment is a critical factor to retention.
- ▶ Support the development of employees' skills and increased responsibility.
- ▶ Effective communication is the secret sauce.

## Introduction

There is more to staff retention than just the salary on offer. Industry surveys of employees engaged in agriculture evidence that while salary is a consideration when accepting a position, it is not the primary driver for an employee's decision to resign from their job. There are several other equally important factors that cause an employee to leave your business for another job. They are not about the money at all.

The AHRI research report on turnover and retention conducted in 2018, found that the most effective method nominated by survey participants for their organisation to retain staff was effective leadership/management, positive workplace culture came in second. Indicating that there is a lot business can do to work on staff retention by creating a good working environment.



ANSWER	2015	2018
Effective management/leadership	47.0%	66.9%
Positive workplace culture	43.2%	60.0%
Opportunities for career progression and promotion	44.8%	42.3%
Flexible work options	38.7%	34.6%
Training and development opportunities	31.7%	30.9%
Excellent pay and benefits	28.7%	28.3%
Effective recruitment and selection process	9.5%	25.1%
Regular feedback on performance	17.5%	24.9%
People management training for line managers	10.0%	24.6%
Recognition programs	4.5%	18.0%
Health and wellbeing programs	2.8%	15.4%
Excellent work environment facilities	7.8%	14.6%
Coaching and mentoring programs	6.3%	14.3%
Comprehensive induction program	2.8%	12.6%

**Table 1.** Most effective methods for a business to retain it employees.  
Source: survey results AHRI Turnover and Retention Research Report.

## Summary

It can cost anywhere between 50-200 per cent of an employee’s wage to replace a mid-level employee and bring a new one up to speed. The bottom line is that farming businesses that focus on workforce planning will perform better, be more productive and be more profitable.

My follow up questions for the speaker;

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**Self evaluation;**

***Our staff take initiative and are proactive with their work ? YES / NO***

What do you provide to increase responsibility for employees to create ownership . . . and develop their skills and experience.

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***We have effective management systems and staff know their role in the business and what is expected of them? YES / NO***

Describe the systems that are in place to provide direction to staff throughout the work day an working week.

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**Why this information could be great for your farming business;**

- Recruiting and training new staff is disruptive and takes time, staff turnover is an expense to the farm business.
- Improving the efficiency, effectiveness and engagement of existing employees will improve labour productivity.
- Retaining staff will avoid labour shortage during peak working times.

**I/We want to work on this in our business, what should we do next?:**

- Engage with employees to understand what drives them as individuals.
- Spend time building the culture of your workforce.
- Communicate the direction of your business with your employees.
- Develop effective management processes to co-ordinate business operations



Our First Action \_\_\_\_\_

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Our Second Action \_\_\_\_\_

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**Want to learn more, here are some suggestions;**

GRDC – A guide to farm labour

<https://grdc.com.au/resources-and-publications/all-publications/publications/2015/12/aguidetofarmlabour>

Nathan has numerous blogs on his website about leadership and performance. You can pick your way through the relevant ones for you.

[www.nathanburkeconsulting.com](http://www.nathanburkeconsulting.com)





## More about Nathan . . .

*Through Nathan's 27 years in the elite world of AFL football he has gained great insight into how to extract great performance from individuals and teams.*

*Nathan began his career as a primary school teacher. Since then he has been an AFL Assistant Coach, Senior Consultant at leading Management Consultancy, Mettle Group and recently Chief Operating Officer and People and Cultural Manager at CallActive Pty Ltd. His 7-year term as a Director of the St Kilda Football Club recently came to an end when he accepted the AFL's offer to join the Match Review Panel.*

*Nathan has a Diploma of Teaching and Diploma of Business, but most importantly is married to Fiona and has three beautiful daughters, Ruby, Molly and Alice.*

### **AFLW**

*Current Western Bulldogs AFLW head coach.*

### **AFL**

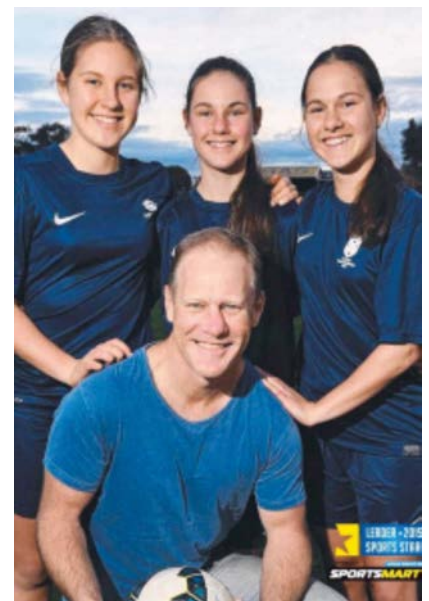
- *assistant coach St Kilda F.C 2004-05*
- *Director of St Kilda F.C 7 years*
- *current member AFL Match review panel.*

### **Sporting career**

- *323 AFL games, 1987-2003*
- *4 x all Australian*
- *3 x best and fairest, 2x runner-up, 3 x 3rd and U/19*
- *Captain St Kilda FC & Victoria State of Origin*
- *Victoria State of Origin x 11*
- *International Rules Aust' v Ireland x2*
- *all Australian Vice Captain*
- *St Kilda team of the century*
- *St Kilda FC Hall of Fame member*
- *AFL life member & St Kilda life member*
- *Player of the year; Herald Sun; The Age and Channel 7 Sportsworld*
- *runner up Brownlow Medal 1996*
- *Australian Sports Medal 2000*
- *Monash University Sports Hall of Fame.*

### **Contact details**

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Nathan and his daughters





### More about Alex . . .

*Inspired by her experiences as a part-time carer for her disabled father as a result of his life's work in agriculture, Alex is the Founder of the globally acclaimed #PlantASeedForSafety Project and is a fierce advocate for the health and safety of those in rural industries and communities.*

*With over 14 years' experience in work health and safety, Alex was the 2018 AgriFutures Rural Woman of the Year (SA), the winner of the 2018 SafeWork SA Augusta Zadow Award and is the proud Director and Principal Consultant of her own consulting business.*

*Having worked with over 100 businesses across a multitude of different industries, Alex's core objective is to help her clients re-calibrate the value proposition of work health and safety from 'box-ticking' to empowering people, reducing risk and ultimately preventing people from getting hurt.*

*A Fellow of the Governor's Leadership Foundation and a member of the Hart Field Site Group Board, Alex's work has been formally endorsed by the Executive Director of SafeWork SA and she loves daring to do things differently. An eternal empath and a master-collaborator, Alex is also a lover of horses, a two-time trekker of the Kokoda track and an amateur yogi.*

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# THE 2017-2020 GRDC SOUTHERN REGIONAL PANEL

JANUARY 2020

## CHAIR - JOHN BENNETT



Based at Lawloit, between Nhill and Kaniva in Victoria's West Wimmera, John, his wife Allison and family run a mixed farming operation across diverse soil types. The farming system is 70 to 80 percent cropping, with cereals, oilseeds, legumes and hay grown. John believes in the science-based research, new technologies and opportunities that the GRDC delivers to grain growers. He wants to see RD&E investments promote resilient and sustainable farming systems that deliver more profit to growers and ultimately make agriculture an exciting career path for young people.

**M 0429 919 223** **E john.bennett5@bigpond.com**

## DEPUTY CHAIR - MIKE MCLAUGHLIN



Mike is a researcher with the University of Adelaide, based at the Waite campus in South Australia. He specialises in soil fertility and crop nutrition, contaminants in fertilisers, wastes, soils and crops. Mike manages the Fertiliser Technology Research Centre at the University of Adelaide and has a wide network of contacts and collaborators nationally and internationally in the fertiliser industry and in soil fertility research.

**M 0434 765 574**

**E michael.mclaughlin@adelaide.edu.au**

## PETER KUHLMANN



Peter is a farmer at Mudamuckla near Ceduna on South Australia's Western Eyre Peninsula. He uses liquid fertiliser, no-till and variable rate technology to assist in the challenge of dealing with low rainfall and subsoil constraints. Peter has been a board member of and chaired the Eyre Peninsula Agricultural Research Foundation and the South Australian Grain Industry Trust.

**M 0428 258 032** **E mudabie@bigpond.com**

## JON MIDWOOD



Jon has worked in agriculture for the past three decades, both in the UK and in Australia. In 2004 he moved to Geelong, Victoria, and managed Grainsearch, a grower-funded company evaluating European wheat and barley varieties for the high rainfall zone. In 2007, his consultancy managed the commercial contract trials for Southern Farming Systems (SFS). In 2010 he became Chief Executive of SFS, which has five branches covering southern Victoria and Tasmania. In 2012, Jon became a member of the GRDC's HRZ Regional Cropping Solutions Network.

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## FIONA MARSHALL



Fiona has been farming with her husband Craig for 21 years at Mulwala in the Southern Riverina. They are broadacre, dryland grain producers and also operate a sheep enterprise. Fiona has a background in applied science and education and is currently serving as a committee member of Riverine Plains Inc, an independent farming systems group. She is passionate about improving the profile and profitability of Australian grain growers.

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## LOUISE FLOHR



Lou is a farmer based at Lameroo in the Southern Mallee of South Australia. Along with her parents and partner, she runs a mixed farming enterprise including export oaten hay, wheat, barley a variety of legumes and a self-replacing Merino flock. After graduating Lou spent 3 years as a sales agronomist where she gained valuable on-farm experience about the retail industry and then returned to her home town of Lameroo. She started her own consultancy business three years ago and is passionate about upskilling women working on farms.

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## RICHARD MURDOCH



Richard along with wife Lee-Anne, son Will and staff, grow wheat, canola, lentils and faba beans on some challenging soil types at Warooka on South Australia's Yorke Peninsula. They also operate a self-replacing Murray Grey cattle herd and Merino sheep flock. Sharing knowledge and strategies with the next generation is important to Richard whose passion for agriculture has extended beyond the farm to include involvement in the Agricultural Bureau of SA, Advisory Board of Agriculture SA, Agribusiness Council of Australia SA, the YP Alkaline Soils Group and grain marketing groups.

**M 0419 842 419** **E tuckokcowie@internode.on.net**

## MICHAEL CHILVERS



Michael runs a collaborative family farming enterprise at Nile in the Northern Midlands of Tasmania (with property also in northern NSW) having transitioned the business from a dryland grazing enterprise to an intensive mixed farming enterprise. He has a broad range of experience from resource management, strategic planning and risk profiling to human resource management and operational logistics, and has served as a member of the the High Rainfall Zone Regional Cropping Solutions Network for the past seven years.

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## KATE WILSON



Kate is a partner in a large grain producing operation in Victoria's Southern Mallee region. Kate and husband Grant are fourth generation farmers producing wheat, canola, lentils, lupins and field peas. Kate has been an agronomic consultant for more than 20 years, servicing clients throughout the Mallee and northern Wimmera. Having witnessed and implemented much change in farming practices over the past two decades, Kate is passionate about RD&E to bring about positive practice change to growers.

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## ANDREW RUSSELL



Andrew is a fourth generation grain grower and is currently the Managing Director and Shareholder of Lilliput AG and a Director and Shareholder of the affiliated Baker Seed Co - a family owned farming and seed cleaning business. He manages the family farm in the Rutherglen area, a 2,500 ha mixed cropping enterprise and also runs 2000 cross bred ewes. Lilliput AG consists of wheat, canola, lupin, faba bean, triticale and oats and clover for seed, along with hay cropping operations. Andrew has been a member of GRDC's Medium Rainfall Zone Regional Cropping Solutions Network and has a passion for rural communities, sustainable and profitable agriculture and small business resilience.

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## DR NICOLE JENSEN



Nicole Jensen is GRDC General Manager for the newly created Genetics and Enabling Technologies business group. Nicole brings a wealth of experience in plant breeding and related activities arising from several roles she has held in Australia and internationally in the seed industry including positions as Supply Innovation Lead with the Climate Corporation - Monsanto's digital agricultural flagship, Global Trait Integration Breeding Lead for Monsanto.

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# GRDC Farm Business Update online South Australia



## Acknowledgements

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The ORM team would like to thank those who have contributed to the successful staging of the South Australia GRDC Farm Business Update online:

- The local GRDC Farm Business Update planning committee including both government and private consultants and GRDC representatives.

