

# Rabo Client Council

#### Newsletter



# That's a community wrap for 2023!

As the year end approaches, it is a good time to reflect on how much we have achieved this year together. I am truly appreciative of the time and energy you put into providing feedback to Rabobank, and your positivity and optimism about the need to work hard to maintain strong and vibrant regional communities.

Thanks to your help we now have an enhanced **Rabo Community Fund Vision 2030**. This vision is a cumulation of the Client Council members voice and direction of the Rabo Community Fund, which in particular recognises the importance of strengthening the Rural- **Urban connection**, and including your collective voice in the conversations are CEOs have in Canberra and Wellington.

The achievements are many – with the Community Fund and Client Councils supporting almost 100 national and local initiatives just this year.

In both Australia and New Zealand we hit an exciting milestone of 45 **Financial Skills workshops** being facilitated this year and reaching over 860 participants in 2023, and are well on track to achieve the goal of having 5000 people through this program by end 2025. The Rabo Community Fund saw an almost 60% increase in the applications from schools from 2022 to 2023 hoping to win a **George the Farmer** book set for their school / childcare / kindy. In New Zealand, programs such as **Garden to Table** do a tremendous job in educating tens of thousands of school children and **Surfing For Farmers** is fantastic way we have used surfing as a way for

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farmers to connect with others, and forget about on-farm stresses for a while.

I am thrilled to share with you the **Rabo Community Fund Impact Report 2023** that highlights the great work that our Rabo Community Fund and Rabo Client Councils have acheived together this year. We have also put some showcase stories together of the community initiatives that have been facilitated across the Trans-Tasman for 2023.

On behalf of the Australian and New Zealand Client & Community team, I would like to thank you each for all of efforts and look forward to working together with you to further our positive community impact in 2024!

#### Glenn Wealands Head of Client & Community Engagement



### A message from Bruce Weir

#### Dear Rabo Client Council members,

2023 has certainly been a challenging year for New Zealand agri and I've no doubt you've all had to make significant adjustments to your farming operations over the course of the last 12 months as you've adapted to an environment which has featured rising farm input and interest costs, falling farm revenues and unprecedented weather events across many regions.

In spite of all this, 2023 has also been a year which has seen our Client Councils continue to make huge strides, and I'd like to start by thanking all of you for your continued involvement in our Councils and for your support of the various Council-backed initiatives running across the country.



In particular, I'm incredibly proud of the work our Councils and the bank have done in the food and agri education space in 2023, starting with the launch of our new partnership with food education charity Garden to Table in March this year. Since teaming up with Garden to Table, they've been able to expand their programme by more than 40 schools and are now operating in over 300 schools nationwide teaching children to grow, harvest, prepare and share great food. In recent months, we've also sent out over 550 of the new Grow agri-focused board game to more than 120 secondary schools as well 'George the Farmer' book sets to 45 primary schools following our inaugural 'George the Farmer' book competition. The feedback we've had on these initiatives from both urban and rural schools really has been heartening and justifies all the hard work that has gone into getting them off the ground.

On top of these new education-focused initiatives, our Council network also kicked off new partnerships this year with the likes of Meat the Need and Shear4ACause, as well as continuing to support a huge number of long-standing initiatives such as our Rabobank Financial Skills workshops, Surfing for Farmers and the Growing Future Farmers programme. The Councils have also provided support for a number of well-being initiatives on the East Coast of the North Island after the region was impacted by severe weather events.

With all this activity, the awareness and profile of our Councils continues to grow and in the last 12 months we've seen more than 200 media mentions of our Clients Councils and their activities across print, online and broadcast media – a big jump on previous years.

The bank's wider client base are recognising the Council's efforts in their rural communities too, with 49 percent of Rabobank clients saying they were 'very satisfied' with the bank's involvement in their local community in our latest client feedback survey – well up on the 43 per cent who said this in 2022.

With ongoing funding support from the Rabo Community Fund, the Councils have undoubtedly developed some strong momentum over the last 12 months.

Thanks once again for your efforts, and I look forward to working alongside you to further build on this as we move into 2024.

Ngā mihi nui / Kind Regards,

Bruce Weir General Manager, Country Banking New Zealand



### A message from Marcel van Doremaele

#### Dear Rabo Client Council members,

I would like to extend my gratitude to each of you for the contribution you make to your communities and also to Rabobank in this region.

After a few strong seasons, 2023 has delivered its fair share of challenges across the country, alongside some exceptional opportunities. While a number of regions have received welcome rain over the last few weeks, our latest Rural Confidence survey points to cautiousness over the past six months.

I really appreciate your guidance on where you would like to see Rabobank do more, and note your comments that farmers want a united seat at the table when policy that impacts rural communities agribusiness and food producers is being considered,– with specific points being:



- Mechanisms that support investment in their businesses and farms.
- Preservation of tax policy so that agricultural businesses and farmers can continue through downturns (such as adverse weather conditions) and the continuation of diesel tax credits.
- Easier access to labour, and rural workforces.
- A mature fact -based conversation about sustainability: baseline soil readings, standardised carbon calculators, and reporting.
- Support more agriculture specific research & development.

I shared these key points with David Jochinke – the newly elected President of the National Farmers Federation when we met during a recent trip to Canberra.

A particular highlight from this year is that the bank's wider client base is recognising the Council's efforts in their rural communities. In our latest client feedback survey, 52 per cent of respondents are now saying they were 'very satisfied' with the bank's involvement in their local community– well up on the 33 per cent who said this in 2017. Having participated in many of the Council meetings this year, there is strong momentum, and recognition that together we have helped support 100 local initiatives across Australia and New Zealand over this time.

Thank you once again for your efforts, and I look forward to being keenly involved with you as we help contribute to stronger rural communities.

I wish you and your families a wonderful festive season and a great year ahead.

Best wishes,

Marcel van Doremaele Group Executive, Country Banking Australia



# Rabo Community Fund Vision 2030

The day before Farm2Fork in Sydney, saw over 90 Australian and New Zealand Client Council members come together for the **Special AU & NZ Rabobank Client Council (March) Meeting**. This was the first time since 2019 that the transtasman members have been able to network and share stories. The agenda was largely dedicated to discussions on the next steps for the Rabo Community Fund and bringing together a vision for 2030. They were also joined by Roland van der Vorst, Head of Innovation Wholesale & Rural and Head of Rabo Carbon Bank who presented on the global carbon project Acorn. The meeting provided each of the 90 members a voice to share their diverse experience, knowledge and passion to cumulate together in shaping the new Rabo Community Fund Vision 2023.

### Together we want to create one voice for farmers and be a leader in the development of healthier and vibrant rural communities across Australia and New Zealand.

	Long-term Industry Capacity and Agricultural Education	<ul> <li>Building industry reputation and celebrating success in agriculture</li> <li>Attracting and retaining the next generation in agriculture; from schools and universities to the industry</li> <li>Upskilling primary producers and supporting women in agriculture</li> </ul>
SÐ	Environmental Sustainability	<ul> <li>Supporting education on the UN Sustainability Development Goals such as carbon, water and soil</li> <li>Contributing to the sustainability conversation with stakeholders across the community</li> <li>Sharing positive sustainability stories; the progress made, and the value delivered</li> </ul>
	Rural / Urban Connection	<ul> <li>Advocacy for rural and regional Australia and New Zealand; creating and promoting stories of pride and success in the industry across all communities</li> <li>Showcasing real world farming, innovation and sustainability</li> <li>Educating kids and the broader community on food and fibre production</li> </ul>
	Rural Wellbeing	<ul> <li>Contributing to greater access to and knowledge about regional health and wellbeing services</li> <li>Collaborating with existing, successful organisations in this field</li> </ul>
agga a	Adaption / Disruption	<ul> <li>Increase the knowledge and understanding of global, industry and regional change on the agricultural sector</li> <li>Providing education on disruptive changes and showcasing actions that can make positive profitable change</li> </ul>
	Natural Disaster Resilience	<ul> <li>Contributing to the sharing of knowledge and learnings to support more disaster resilient rural communities</li> <li>Collaborating with existing organisations that make a difference, to scale up their ability to provide effective support</li> </ul>

### 2023 Australia and New Zealand **Rabo Community Fund Impact Report**



#### **Rabo Client Council Meetings**

Australia:

New Zealand:

73 meetings meetings





#### **Financial Skills Workshops**

354 participants

Australia:

74

workshops

511 participants

New Zealand: workshops

Total:

3.677 participants 1,323 until 5,000 - 2025 goal



**Rabo Community Fund** 105 community pitches received 30% of pitches were approved and funded



**Surfing for Farmers** 1,500 participants in 2023



**Rabo Client Councils** 

local initiatives supported 24 across Australia 20 across New Zealand

Grow

**Grow Board Game** 

127

schools delivered

Game design by Choir.nz

Grow

ΔΔ



**Connection with Educators** 

185 teachers connected 367 teachers connected since 2018



**Garden to Table** 31,290 students 300+ New Zealand schools



**Heart of Australia** health checks in 2023 129 since 2022



Are You Bogged Mate? 173 participants in 2023 7 workshops



Australia: 2,324 books distributed in 2023 311 schools 3,444 books since 2022

#### **George the Farmer**

New Zealand: 300

books distributed in 2023 45 schools, 5 NZ families 330 books since 2022

#### Through the Rabo Community Fund and Rabo Client Councils, a total of 66 individual community initiatives were supported

across Australia and New Zealand in 2023



(L): Local Client Council Community Initiative

(T): Trans-tasman Community Initative



### Financial Skills Workshops continue to grow

Offered at no cost to participants, these highly sought-after interactive workshops are designed to provide participants with the tools to grow a modern farm business with hands-on practical financial skills intended for the next generation.

Demand for these workshops continues to grow with overall participation now reaching 3,670 people, placing us well on our way to reaching our goal of 5,000 people by 2025. This year our Rabo Client Councils have facilitated 45 workshops across Australia and New Zealand. Both Australia and New Zealand offer two financial skills modules in both a face-to-face format (and also virtually in Australia). "This course is a MUST for every family member who has a farming property – especially if they are working on the farm or have plans to return to the farm."

- Participant, Northern Queensland, AU

"Lawrence was an excellent facilitator and brought the information to life making it interesting and meaningful. Thank you!"

- Participant, Christchurch, NZ





### George the Farmer Book Week Competition

The Rabo Community Fund partnered with George the Farmer again this year to launch the 2023 Book Week Competition, giving schools/institutions the chance to win one of 50 book sets.

George the Farmer's books aim to help educate children on where their food and fibre comes from which aligns with the Rabo Client Council theme of Rural/Urban Connection. After selecting 50 winners from the 336 applications, the Rabo Client Councils decided to fund the remaining schools who entered the competition each a book set out of their local budgets.

The NZ Client Councils are equally passionate about teaching children where their food comes from also, and therefore with the support of the Rabo Community Fund decided to extend the partnership into New Zealand for the first time.

Like Australia, primary schools in NZ had the opportunity to enter a competition to win a set of 6 George the Farmer books. 45 sets were given away to incredibly deserving schools and 5 sets were given away to the NZ community via Facebook. Almost 250 entries were received – and the feedback from the schools has been special. Kerry Allen, from Agribusiness in Schools, also worked alongside the author of George the Farmer, to develop NZ-based teaching resources to go along with the books and add extra value to the arrival of them in schools.



"We were thrilled to get some books from the team at Rabobank. The children in Mrs Crowe's class couldn't wait to get their hands on them and spent this afternoon with George and Ruby as they explored the books. It was a very exciting afternoon with the children reading in pairs or on their own."

- Tamarin, Mil Lel Primary School Mount Gambier, AU

"This week we had a George the Farmer book each day for reading which the children loved – we discussed what we had in our lunch boxes that were provided to us through the agri industry. Thank you so much for making these books available to us."

- Vicki Zonnevylle, St Josephs School Pleasant Point, NZ





## Garden to Table

At the beginning of the year the bank started a new partnership with Garden to Table a national food education charity that empowers kids to grow, harvest, prepare and share great food.

The new partnership will build on both organisations shared values around sustainable food production. Health and wellbeing, agri education and growing stronger communities.

Donna Arnold, the Chair of the Upper North Island Client Council said agricultural education is one of the key focus areas for the client councils. 'We recognise that for New Zealand's agricultural sector to thrive, it's important that young Kiwis from both rural and urban New Zealand have a basic understanding of how food can be grown and prepared in an environmentally friendly way' she said.

In 2023 we have seen the number of schools involved in Garden to Table grow from 255 to over 300 which equates to 1,251,600 meals grown, cooked and eaten compared to 1,071,000 in 2022 an increase of 16% This is the impact the Rabo Community Fund has made!





"AgCard is a wonderful example of industry collaboration and the agricultural sector recognising the need to merge the development of online tools targeting people entering the sector, ensuring that young farm workers are able to easily find trustworthy, potentially life-saving information."

- Felicity Richards, Farmsafe Australia chair

# Creating healthier and safer workplaces

The SVIC & TAS Rabo Client Council supported AgCard, a centralised online farm safety induction platform. An initiative of Primary Employers Tasmania, AgCard was founded in 2020 as a preparatory farm employment resource designed to assist farm employers and employees with the basic knowledge to ensure they create healthier and safer workplaces.

The SVIC & TAS Rabo Client Council added a new personal finance unit to the platform. This unit covers wages, benefits and entitlements, starting a new job, personal taxes, superannuation, managing debt, insurance and protecting yourself against scams. The personal finance unit is the sixth unit to be housed on the free, simple-to-use, AgCard platform.

And since October 2023, the AgCard program has become part of the national induction resources of Farmsafe Australia. Farmsafe Australia is the national industry entity that promotes and supports activities relating to on-farm safety to ultimately reduce on-farm fatalities and injuries. It is very exciting to see a Rabo Client Council supported initiative being taken national!



### Surfing for Farmers

#### This summer marked our third year partnering with Surfing for Farmers – a unique organisation "creating the perfect break for grassroots New Zealand".

Farmers and growers engage in surfing activities and a BBQ afterwards – allowing them to get off-farm, connect with others, and forget about on-farm stressors every week. The incredibly successful initiative attracted over 1,500 farmers over approximately 13 weeks during the 2022/23 summer season, across 27 locations. The upcoming season is upon us and the Rabo Community Fund is delighted to support SFF again, including our successful giveaway of one surfboard to every region. This initiative epitomises the meaning of the Rural Wellbeing Client Council pillar.

"I've been attending Surfing for Farmers for three years now. Farming can be a demanding job at times and to have the opportunity to get out on the waves and forget about things is magic." - Wok Allen



# Bega Circular Valley initiative unveiled

#### On the 10th of November, Bega Group unveiled its plans for the National Circularity Centre to be completed by 2026.

Rabobank is a founding member of the Bega Circular Valley initiative and the Rabo Community Fund proudly supported the event. The initiative aligns well with the Rabo Community Fund theme of Environmental Sustainability that focuses on the UN Sustainability Development Goals.

The National Circularity Centre will be a hub for the research and development of economic models based on sustainability, but will also offer food, information for visitors and events. The centre aims to help the Bega Valley become home to New South Wales' most advanced circular economy by 2030.





### Growing Future Farmers

The programme was one of the first Client Council initiatives out of the Lower North Island and originated from a small group of sheep and beef farmers.



Their mission is to nurture quality people into the agribusiness sector and raise the industry standard for fit for work, educated and reliable farm students that are 'work ready' by the end of the two-year programme.

The two year on-farm learning experiences see students gaining core technical life skills. One of the key factors to the program's success is that the students are mentored by their farm-trainer, surrounded by a team on farm, have access to pastoral care provided by Liaison Managers and receive practical training by industry experts.

The programme has gained some great momentum over recent years with 80 new first-year students expected in 2024 and an additional 33 new farms helping train these young people. This brings the number of training farms to 105. Some great growth here! Through the Client Councils and the Rabo Community Fund, we have extended our sponsorship of Growing Future Farmers for another three years.

We have also introduced our teams to facilitate the Financial Literacy modules of which there are four. This has proven to be popular with both the students and our own teams. While the initiative aligns to most themes, the primary theme is 'Long-term industry capacity & agricultural education' for young people to take on a farming career. With 'Urban / Rural Connection' there is focus on highlighting the programme to urban students with a number of town schools invited to the annual open days held throughout the regions. Rural Wellbeing is recognised with 'pastoral care' available and accessed through the regional Liaison Managers.



"We employ over a hundred and we are starting to dot ourselves around a number of communities. There is certainly a greater strategy to it all, but in the end of the day the core behind what we are doing has not changed since day one. It is giving kids a good experience, good people around them and show them that we care."

- Adam DeMamiel, Co-founder and CEO of Boys to the Bush

### National partnership Boys to the Bush

Boys to the Bush were the inaugural winners of the Rabobank Community Leadership Award 2023 for Australia in March.

They have used the \$25,000 award to upgrade their BBQ trailer. The upgrades will slash the time currently required to prepare and cater for large group programs and community gatherings. This trailer will become a one stop shop for all things BBQ. The BBQ itself, fridges, tables and accessories all in one convenient trailer. Funds will also be directed to a new initiative developed by the organisation – a bush camp for deaf or hearing-impaired youth.

In October, the Rabo Community Fund Committee approved the national partnership of Boys to the Bush for the expansion of their Wagga Wagga location. This new camp location will allow even more kids to be surrounded with positive adult influences in a safe environment, learning things such as bush cooking, wood cutting, lamb marking and team building.



### Proudly supporting the new 'Grow' board game



'Grow' is new board game which is an initiative of the Upper South Island Client Council and comes under the themes 'long term industry capacity & education' and 'urban rural connection'.

The game has been developed to help build knowledge and understanding of food production – will be used as a study tool by secondary school students across New Zealand.

After 2 ½ years in the making, over 550 of the board games were distributed to over 120 secondary schools throughout New Zealand and the feedback has been amazing.

"My son came home yesterday and said their class played the new "Grow" game. He really enjoyed it (even said it was "fun") so looks like it is hitting the mark with students!"

#### - Parent of a 17-year-old Agriculture student

Developed as part of a joint initiative between Rabobank, Lincoln University and the Agribusiness in Schools Programme, the game was created to support learning by year 11 students studying National Certificate of Educational Achievement (NCEA) Agribusiness.

It touches on all the major topics included within the agribusiness curriculum and provides students with a fun way to acquire and reinforce the course content.

The game focuses on the financial, social, and environmental aspects of food production and also incorporates elements of Mātauranga Māori.



Up to six players can participate in the game, with all players initially allocated a piece of land and sum of money before choosing if they wish to operate a dairy, sheep and beef, horticulture, viticulture or arable farming operation.

Gameplay consists of players moving around a board and accumulating money which then gives them an opportunity to purchase the required assets to operate their farm. Players must first successfully answer a question to collect an asset, and the first player to collect all the assets required for their farm wins the game."

This initiative highlights the how the Client Councils see the importance on creating engagement and enthusiasm for young students to understand the opportunities in agriculture and agribusiness.





# Educating the next generation to ensure industry longevity

On the 8th January 2023, 140 Ag teachers and educators gathered in Toowoomba to attend the National Association of Agricultural Educators (NAAE) conference.



The five-day event enabled important discussions about the future of ag teaching in Australia, with so many opportunities along with challenges in helping to sustainably feed and clothe the world.

The Rabo Community Fund supported the conference through sponsoring a Paddock to Plate Dinner and hosted a panel discussion on the RaboTruck led by ABC Landline host Pip Courtney with producers and industry representatives. Aligning to the Client Council themes of Ag Education/Long Term Industry Capacity and connecting the Rural/Urban divide, the panel discussion focused on the many career paths and opportunities in Agriculture and the importance of educating the next generation to ensure industry longevity. The Southern QLD Rabo Client Council supported various farm tours the following day showcasing a variety of farming enterprises in the Darling Downs region. Rabobank had representatives from the SQLD, NQNT and SA NWVIC Client Councils. The SA NWVIC Rabo Client Council are looking forward to attending the 2024 event!



# Establishing lifelong careers in agriculture

The Lower South Island Client Council developed Ag Pathways Network in 2015 to help overcome the challenges in attracting skilled young people into lifelong careers in agriculture.

The council has run subsequent successful Ag Pathways Networks in 2016 – 2023 and this year the Lower North Island ran their inaugural and very successful programme.

The initiative aligns with 'Long term industry capacity and education' and the 1 ½ day event provides the opportunity for young farmers to improve their skills in 1) Managing People 2) Managing your Business 3) Risk Management. The targeted participants are young farmers and others in the agri sector who are in the early stages of their careers with aim of the program for participants to develop their own business plan and then come back within 3 months and present to the group. One of the most favoured sessions are the 'war stories' where we invite successful farmers to come in and tell their stories of how they achieved their goals towards farm ownership. There is also the networking opportunities where the participants build new friends and relationships.

"One of the key things I learnt at the programme was you need a good business plan to be able to achieve your goals." - Recent participant





### Connecting city and country

On the 3rd and 4th of August 2023, the SA & NWVIC Rabo Client Council and the Rabo Community Fund hosted a group of teachers on a new Teacher Farm Experience Program.

The program aims to increase the knowledge and confidence of science, technology, engineering and mathematics and digital technology to allow them to incorporate food and fibre production into their teaching programs. Over the two-day program the teachers visited a wide variety of farming organisations including biological services, citrus farms, lavender farm, research centre and wineries. The teachers expressed that the program was an invaluable experience, allowing them to take real life examples back to their students in an engaging and exciting way.

On the 19th and 20th of September 2023, the WA Rabo Client Council and the Rabo Community Fund also hosted a group of educators on a Teacher Farm Experience program in the Moora region. Over two days, 28 teachers from across Western Australia visited beef and cropping enterprises, enjoyed an overnight farm stay and heard from industry professionals pre and post farm gate. The program aims to connect the urban/rural divide by providing teachers with a rich understanding of food and fibre production so they can teach ag with real life context in the classroom.

"Kids can't be what they can't see. We can now go back and share our learnings, open up horizons and plant seeds of future pathways they might see open up for them."

- Samuel Anderson, Blair Athol North B-6 School, SA

# Shearathon challenge

#### On Saturday 4th February 2023, New Zealand saw "Shear 4 A Cause", a 24-hour shearathon, come to life.

The initiative is run in rural Southland bi-annually on one of our Client Councillors farms, whereby 6 endearing shearers take on the gruelling opportunity of a lifetime – to shear as many sheep as they can, in turn raising money for their selected charities. These were broken into three 8-hour periods. Rabobank NZ CEO, Todd Charteris, among other Rabobank staff, and Client Councillors were all involved in the success of the event. The shearathon raised over \$150,000 for the nominated charities, with over 13,000 lambs shorn. The Rabo Community Fund and Rabobank were the primary partner for this incredible event, aligning to the Client Council themes of Rural Wellbeing and Rural / Urban Connection. It's safe to say everyone is looking forward to the next event!



"It's a physical challenge in itself to shear for 8-hours straight, but to shear for three 8-hour periods with a few breaks, certainly tested the physical and mental stamina of these competing shearers. It was a moving experience to be amongst these people going hard out for so long to raise money for some incredible causes."

- Todd Charteris, Rabobank NZ CEO





# NQ students exploring study opportunities in Gatton

From 2 - 5 May 2023, ten students from the Taminmin College in Humpty Doo, NT travelled to Gatton, QLD to experience first-hand what the Ag sector has to offer outside of the NT and to learn what it is like to study Agriculture and Agribusiness at University of Queensland, Gatton campus.

This trip was made possible through the support of the SQLD and the NQ & NT Rabo Client Councils and the Rabo Community Fund. Aligning with their theme of *Long-term industry capacity & Ag education* the Rabo Client Councils are involved in multiple projects supporting young people with an interest in Ag with an aim to attract more people to the industry.

The high-school students met with veterinary students; learning about campus life, seeing the university's library, gym, pool, and the dairy where they have been trialling crossing Friesians with Brahmans to improve heat tolerance. They also held a Q&A session that dug a bit deeper into the fears that the high-school students had about going to university. The key themes being: "How do I afford this?", "What if it's too hard?", or "What if I don't like my course?"

"The pride and passion for what they do was felt through every staff member we encountered, and we all felt privileged to get the behind-the-scenes tour, this will truly stay with us forever."

- Natasha Burrows, Ag Teacher Taminmin College