

## White Paper Submission

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I wish to submit my opinions around some of the aspects of questions posed in the Agricultural Competitiveness Issues. My comments mainly address the first 3 considerations although encompass aspects of other considerations also.

My experience in the industry leads me to be reluctant about generalisations within the Ag industry in Australia. However, what I am convinced of is the importance of the capacity for farmers to adjust to constant change, which comes from all aspects of their business and personal lives. Whether it is climatic challenges and seasonal variability- high-low rainfall; business changes- deregulating market; generational change - management and responsibility shift; the dynamics of labour force and matching tasks and labour availability; financial and banking dynamics to name a few examples.

The industry constantly has farmers who have not, for whatever reason been able to 'keep up' with the average and leading business, which leads to vulnerability and risk of losing touch with their long term sustainability. This often leads to public calls for Government assistance, which is a natural response for many people. Often the Government response is not well designed and thought through. Many of the strategies don't necessarily make a difference to the long term situation and has severe impacts on health and wellbeing of the people and communities involved. The medium term affects are often about allowing the farmers to deny their situation and delay making critical decisions in a timely manner.

I have however, experienced a process which makes a constructive difference. The Rural Financial Service of Western Australia works with primary industry- farm and fishing business' that are 'at risk'. The service uses a process where a counsellor works through a business planning process with the farm business. The engagement is based around calming a usually stressful situation; give clarity to the circumstances of the whole of the business through gathering information; facilitating the business to determine what is required to make effective decisions about the business and the family; enable the people involved to progress their situation, which can sometimes mean exiting farming, restructuring the business or building knowledge and capacity to continue farming and advocating for the farmer. Through this process the farm business is supported to understand and assist progress, enabling the business to make timely and effective decisions. If there are mental and physical health issues these are identified and clients are supported to seek help.

The outcome of this program is usually very positive and constructive; it allows people to leave the industry with dignity and making proactive decisions about their future. Businesses that are viable but at risk can adjust and build the capacity of the business into the future.

I strongly recommend that policy and decision makers become aware of the program to ascertain **it's merits.**



Merrie has 25 years of experience and training in business and strategic planning, succession and financial planning. She has managed community, health, youth and agricultural projects which has developed her breadth of experience and perceptions that she brings to her Rural Financial Counsellor work.

Over the last 30 years Merrie has been involved in her large family farming business and has run a private counselling practice – applying her passion for sustainable agriculture and families, youth and communities

