

FEBRUARY NEWSLETTER 2025

EMPOWERING RURAL COMMUNITIES: FROM CRISIS TO WELLBEING WITH THE ADAPT PROGRAM

Growth opportunities for ADAPT are on the horizon following its recent showcase at the Rural Mental Health Conference.

The conference is an annual event dedicated to advancing mental health in rural communities throughout Australia, and provides a platform to share knowledge, discuss challenges, and explore solutions tailored to the unique health and wellbeing needs of rural and regional communities. The theme, 'Empowering Rural Communities: From Crisis to Wellbeing Initiatives' resonated deeply with all attendees, highlighting the essential work being done to bridge gaps in rural mental health care. Among the innovative programs presented was the ADAPT program which was developed by RFCS Gippsland and Christine Boucher, CEO of Wellness Worx. Christine presented ADAPT at the Conference, and stated, *"It was an honor to showcase the success ADAPT has achieved in Gippsland and to witness the dedication and passion of so many individuals committed to improving rural health access and equity across Australia."*

SO WHAT IS ADAPT?

ADAPT is an online training program developed in collaboration with the Rural Financial Counselling Service (RFCS) Gippsland's and Wellness Worx. The program is based on the outcomes of

the Detect & Protect wellness program embedded in RFCS Gippsland. The Detect & Protect wellness program was developed in response to the 2019 bushfires to address the pressing need for comprehensive wellness support in the Gippsland region. ADAPT is an extension of that program and is an initiative that is a proactive approach to wellness and healthcare, focusing on early intervention and prevention to combat chronic diseases and mental health challenges, including suicide.

ARE YOU LOOKING TO IMPLEMENT A WELLNESS PROGRAM IN YOUR BUSINESS?

ADAPT has been implemented in Rural Financial Counselling Service (RFCS) Gippsland and Buchan Bush Nursing Service. ADAPT provides small businesses and not for profit organisations a replicable solution to equip staff with the knowledge and skills to identify and support clients with wellness challenges, as well as the tools to raise awareness and advocate the importance of healthy communities. ADAPT provides a framework that ensures a consistent and measurable approach for supporting individuals with their health and wellness challenges.

Participants have shown

**85%
IMPROVEMENT**
in overall wellness and

**95%
SATISFACTION
RATE**

ADAPT's innovative delivery approach, led by community-based wellness officers, ensures that individuals overcome barriers to accessing healthcare. Whether these barriers are technological, resource-related, or due to remoteness, ADAPT program effectively bridges the gap between community members and healthcare professionals.

The ADAPT program represents a beacon of hope for rural mental health. By empowering communities with frontline health and wellness support, we can break down barriers to healthcare access and create a healthier, more equitable future for all Australians.

This change starts with small businesses like yours. [Learn more about the ADAPT Program here.](#)

YOUR FARM, YOUR LEGACY AND YOUR FUTURE

The Key Components of A Farming Succession Plan:

A robust farm succession plan is built on several crucial components. Understanding these elements will help you create a strategy for your farm business future.



Clear Vision and Goals

Start by defining your vision for the farm's future and setting specific and measurable goals. You need a clear plan on what your future looks like. This includes both short-term and long-term objectives for the business, as well as personal goals for all family members involved. Defining your future goal(s) and having open conversations with your family allows for the greater success of these goals. Do you want to retire in 10 years and pass the farm on, do you want to retire in 10 years and sell the farm, or do you want to slowly pass the farm reins over while still working?

An example of a Vision and Goal might look like:

Purchase an investment property to secure future income, grow the farm business over the next 10 years to improve return, pay down farm debt and improve future sale amount, start transferring management and ownership to the next generation, all with the ultimate goal of retiring to the investment property within 10 years.

Financial Analysis and Planning

Conduct a thorough assessment of your farm's financial position as it is essential to clearly understand the business and personal financial circumstances. By undertaking comprehensive financial analysis, farm families can make informed decisions and create a robust succession plan addressing both immediate and long-term financial considerations. This should include:

- Current asset valuation – do you have sufficient assets for the future of your farm and to achieve your goals?
- Cash flow projections – can this support your goals?
- Debt analysis – can a restructure make this more affordable or be paid off earlier?
- Retirement income needs – how much you need to live and achieve your retirement goals?
- Capital and investments needed for business growth that may be needed to achieve your goals.

Management Transfer Strategy

Outline thoughts on how management responsibilities will be transferred. This might involve:

- Identifying key roles and responsibilities
- Creating a timeline for transferring decision-making authority
- Developing a mentoring program to pass on knowledge and skills; or identifying additional training needs.

Ownership Transfer Plan

Determine how farm assets will be transferred. Consider options such as:

- Gifting - can be an effective way to transfer ownership while minimising immediate tax implications
- Sale of assets - can provide financial security for the retiring farmers while giving the successors a stake in the business
- Use of trusts or company structures for distribution of future earnings.
- Gradual transfer through shares or partnership agreements

Risk Management

Identify potential risks which would include evaluation of the "Ds" (Death, Disability, Disaster, Divorce, Disagreement, Distress) to the succession plan and develop strategies to mitigate them. This might include:

- Business structure
- Insurance policies
- Contingency plans for unexpected events
- Regular review and update of the plan
- Communication Strategy
- Establish a framework for open, honest communication among all family members. This could involve:
 - Regular family meetings
 - Conflict resolution procedures
 - Involving a neutral third-party facilitator when necessary

Legal and Tax Considerations

Consult with legal and financial professionals to ensure your plan is legally sound and tax-efficient. This may include:

- Updating wills and estate plans
- Structuring the business for optimal tax outcomes
- Addressing superannuation and retirement planning

By addressing these key components, you'll be well on your way to creating a comprehensive succession plan that secures your farm's future and your family's legacy.

Need help putting these components together? Contact RFCS Gippsland to access our services on 1300 045 747 or visit rfcsgippsland.org.au to speak with our experienced team about developing your tailored succession plan.



INTRODUCING ALLISON DODD

Welcome Allison, who has just joined our team as the newly appointed Community Engagement Facilitator.

Allison brings over 20 years of diverse experience across sectors of sport, health, education, and manufacturing. Allison brings a unique skill set to business transformation, grounded in a strong sense of social justice and a genuine passion for others' success. Her leadership, shaped by an early career as a paediatric nurse, combines kindness, compassion, and empathy with the ability to spot challenges and turn them into opportunities. Having family in agriculture within East Gippsland, she understands firsthand the challenges and opportunities rural farming communities face.

"Building relationships is my strength—I thrive on creating strong connections that empower individuals and teams to reach their full potential. Whether it's through supporting local businesses, driving change, or fostering growth, I am super excited to be part of the team providing strategic and creative approach to help rural industries thrive."

Allison will be out in our community gathering feedback to help shape the future of NEX Business Farming Wellness.

NEX UNDERWAY

Our team is working on the big project for 2025. NEX Business Farming & Wellness is not just a rebrand for RFCS Gippsland but so much more!

Watch out for future newsletters for the launch of NEX and what opportunities will be available to support your business growth.



Qualified and experienced team delivering Financial & Wellbeing Services across south east Victoria.



BEST DEFENCE IS BEING VIGILANT

Know your facts agriculture.vic.gov.au

BIRD FLU UPDATE

The last quarantine from the 2024 avian influenza outbreak in Victoria was lifted on January 2, 2025. However, farmers should remain vigilant as the threat is not entirely over.

Implement strong biosecurity measures to protect poultry from wild birds:

- Keep domesticated poultry away from open water sources used by wild birds
- Separate poultry and their food/ water from wild birds using netting
- Make enclosures wild bird and rodent-proof
- Store litter and feed securely
- Practice good hygiene and ensure safe, hygienic containment facilities
- Quarantine new birds for at least 14 days
- Purchase poultry, litter, and feed from accredited sources
- Limit visitor access to poultry areas
- Clean boots, vehicles, and equipment before entering poultry areas¹
- Use water sources less likely to be contaminated, such as treated mains water or suitable quality bore water¹.
- Report any unusual bird deaths immediately to the Emergency Animal Disease Hotline at **1800 675 8883**
- Stay informed about any new developments or advisories from Agriculture Victoria, as they continue to monitor the situation closely¹⁴.

BE A PART OF THE CHANGE FOR FARMER HEALTH

Farmers are often considered the backbone of the Australian economy. Yet with long hours, high demands, and tough conditions it's easy for them to put their health on the backburner.

Now, new research from the University of South Australia hopes to provide farmers with a dedicated pain management resource to help them better manage chronic pain.

Currently, there are no farmer-focused chronic pain management resources available to help Australian farmers better manage chronic pain.

Researchers are now calling for farmers with experience of chronic pain (as well as rural pain health experts) to engage in up to three online video workshop discussions to establish and provide feedback on a pain management resource for farming and rural communities.

Learn more [here](#) or to participate in the study, please contact: Indika Koralegedera

E: Indika.Koralegedera@mymail.unisa.edu.au



UPCOMING LOCAL EVENTS

Day Two: Milking Mastitis Management
[5 February 10:00 am - 2:00 pm, Orbost](#)

Cann River Business of Farming
[6 February 11:30 am - 2:30 pm, Noorinbee](#)

Orbost Business of Farming
[6 February 6:00 pm - 8:00 pm, Orbost](#)

[View more events on the
RFCS Gippsland events calendar](#)

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At RFCS Gippsland, not only do we care about your financial wellbeing, we care about your **personal** wellbeing. RFCS Gippsland wellness support services – 'as individual as you are'. Click [here](#) to learn more about our wellness support services. Want to book an appointment with a wellness support officer? Click [here](#)