

FACEY CONNECT

LEADING, INSPIRING, SUPPORTING AND CHALLENGING
OUR LOCAL FARMING COMMUNITY



May-June 2022



**Taking Care of
Business
Forum**

**Women in Ag
Event Agenda**

**Bushfire
Recovery
Report**

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The Facey Group would like to acknowledge and thank our valued sponsors Advanta Seeds, Agrimaster, Australian Grain Technologies, Bailiwick Legal, CSBP, Elders Insurance, Elders Wickepin, Ewen Rural Supplies, Farm Weekly, FMC, Grain Growers, Planfarm, and Tincurrin Rural Services.

A Note from the CEO

What a glorious season we are having so far! I hope your crops are emerging well and lambing ewes enjoy the growing abundance of feed.

We have been flat out here in the office with up-and-coming events and trials going in the group.

We have several new trial sites this year- including the new GRDC Grain Legume project. In this project, we are testing a range of grain and feed legume varieties across two sowing times, followed by a cereal crop next year. We have also been trialling long-season grazing wheats Illabo and Denison. We hope to demo these projects and others at a planned field walk on the 27th of July- put this in your diary.

We have decided to try new ways of demonstrating our projects this year. We won't be having a Spring Field Day but will do several morning field walks (complete with a bacon and egg burger). We've had feedback from many members that they would prefer the chance to come along and view the sites early and be home mid-morning- rather than spend a whole day away. We will advertise these as we organise them, starting with the 27th of July!

We have successfully obtained funding to take a group of Facey members on a tour of the Mallee and Wimmera to talk frost. The dates are about to be confirmed and we will get in touch with those who initially put their hand up. There are a limited number of spots.



Dr Kelly Pearce, Facey Group Chief Executive Officer

Please also save the Thursday the 18th August. We are hosting a GRDC Research Updates. Thanks to those members who have helped shape the day's content to be relevant to our region. This will be a very informative day with world-class speakers. Hope to see all Facey Group members there!

Our other keystone event- Women in Ag is on the 20th of July. Another fancy day out with great food and company and VERY informative and interesting speakers! Tickets are open for sale now.

Enjoy the rolling Irish-green paddocks!
Kelly

AgREC Update

By Amy Bowden - Agricultural Research & Extension Coordinator



Seeding has officially wrapped up for Facey Group's 2022 trials, with all sites showing great early establishment. Crop establishment counts and early season data collection is well underway. Our research department is becoming increasingly self sufficient, with the acquisition of our own hydraulic soil sampling machine and the development of our own scientific laboratory, equipped with a plant and soil dehydrating oven and scientific weigh scales. Our AgTech Coordinator, Alec Wiles, has also rejuvenated and improved Facey Group's small plot trial seeder, which was used on Facey Group's inhouse pasture trial this year. These investments further drive Facey Group's capacity to deliver on locally relevant research and reduce our reliance on outside contractors. As always, I appreciate hearing from members regarding limitations to your crop and stock enterprises and areas of personal interest, so we can attempt to assist you through research and development.

Trial Update – Impact of time of sowing on the yield of various grain and feed legumes and Faba Bean variety trial in the Kwinana West Port Zone.

This year Facey Group is investigating the establishment, yield and economic benefit of various species of grain legumes in the Wickpin region. The research forms part of a larger project funded by GRDC and lead by the Grower Group Alliance. Two trial sites have been established, including a small plot trial that includes multiple species of grain and feed legumes: Chick Peas (Genesis and Captain), Faba Beans (Bendoc), Field Peas (Twilight), Vetch (common vetches Morava and Volga, and wooly pod RM4) and a Faba Bean & Vetch mix. Two times of sowing are being evaluated at this site to investigate the performance of each species at an early vs late sowing date. The trial is replicated and also includes wheat treatments for comparison with a cereal crop.



Bendoc Faba Bean and Volga Vetch mix



Twilight Field Peas

In addition to the small plot trial, a replicated farmer demonstration site has been established, comparing Samira and Amberley faba beans sown on the 29th April. These treatments are being managed under standard grower practice and comparisons will be made between establishment, growth and yield of each variety. In 2023, both sites will be sown to cereal to evaluate the benefit of each grain legume species to the following crop.

Both sites are establishing well and early season assessments are underway. Facey Group would like to extend a huge thank you to Clint Hemley and Skye Moxham for hosting these two trial sites.

Members NEWS

Taking Care of Business Forum

The weather was chilly but inside the Wickopin Community Centre the atmosphere was excited as Facey Group, in partnership with Agrimaster, prepared to launch our first Taking Care of Business Forum for all Young Career Farmers to gain information on becoming; BUSINESS READY, STRUCTURE READY, LAND READY, PROTECTION READY, SPENDING READY, BUDGET READY & FUTURE READY! The event was held on Wednesday 29th June 2022 & was greatly supported with approximately 70 people attending.

The day kicked off with a welcome from our President, Audrey Bird. Our first speaker for the day, was Mark Sewell from McWhirter & Leong to discuss BUSINESS READY. After an introducing us to the example family for his presentation, Bandit & Chilli Heeler (from the Bluey Franchise), Mark delved into covering the huge importance of doing your own cashflow consolidated farm business position, understanding your entities & the importance of data quality into your cash book programs! Encouraging everyone to understand the reports & ask questions if we don't!



Following on was Danielle Edwards & Phil Brunner from Bailiwick Legal covering STRUCTURE READY. Their presentation educating us on good business structure & flexibility to accommodate future needs, provide adequate asset protection to principles, minimise cost – particularly tax & allow for efficient distribution of profit!

Our third speaker was Ian Donaldson from Rabobank who discussed LAND READY! Ian presented findings from a recent survey conducted in 2022 showing 46% of farmers want to increase their farm size so the question remains – how best to do that for your personal situation? Data-based due diligence & knowing value of production are so critical to make a good decision when purchasing or leasing land. Final message home being “Get rid of the pub talk!” and do your own homework on prices.

After a break for lunch, we heard from Shawn Heil from Elders Insurance Narrogin about the importance of understanding your insurance policy & having a good relationship with your insurance agent to ensure you & your business are adequately PROTECTION READY!

The fifth presenter was Pierre Maartens from Planfarm to cover SPENDING READY! Pierre drove home the importance maintaining spending discipline, developing a machinery replacement schedule & understanding operating efficiency! If you get the BIG decisions right & control what can be controlled, you can be successful in spending wisely.

David Warburton from Agrimaster took the stage to deliver his own personal experiences & hindsight before unravelling the budgeting skills needed to give you the power to make timely business decision & manage risk!! Strongly recommending you commit to monthly Budget to Actual comparisons, do a dreaded “What If” worse-case budget & embrace worksheets to make your budgeting life so much easier!



Our final speaker of the day, Malcolm Gillett from Green Collar, navigated us through the world of the Carbon Farming. He covered the various terminology & the most relevant methods to our area in the carbon market. Carbon is a financial product which has both risk & reward!! It's real, it's here & it's an opportunity to those willing to get educated in this market & do their research!

Members NEWS

Taking Care of Business Forum

Feedback from all who attended was extremely positive & we are looking to run more events with a focus on farm business skills and financial literacy for Early Career Farmers! We received some great feedback on areas you would like us to expand on but if you have anything else you would like us to pursue, please get in touch.

Thank you to the sponsors of the event, FRRR, AgGuard & Agrimaster, as well as the presenters who donated their time & travel to attend the event.

If you missed this event but are interested in listening to the content of some of these topics, Facey Group in collaboration with Agrimaster did podcasts with four of the above speakers, Malcolm Gillett, Ian Donaldson, Phil & Danielle & David Warburton, which are well worth a listen. Find the Boots Off Log On! podcast [HERE](#) or wherever you listen to your favourite podcasts.





Women in Agriculture

“From Our Roots”

20th July 22 9am-3pm
Wickepin Community Centre

Keynote Speaker:

Finalist 2022 WA AgriFutures
Rural Women’s Award

Debbie Dowden

Owner Manager Challa Station

‘Wild Dogs, Fences, People & the
Transformation of the Southern Rangelands’



BOOLA BOOLA YOKA DANDJOO

Heidi Mippy, Senior Project Officer, Noongar Land Enterprise Group

BREAKING DOWN PRECISION AG

Alice Butler, Precision Ag Consultant, Farmanco

OUR EVOLVING CLIMATE JOURNEY

Cindy Stevens, Corrigin Farmer & AgZero 2030 Co-Founder

LEARNING TO PIVOT

Sara Duff, Co-Owner, The Williams Woolshed

SMALL TOWN COUNTRY GIRL WITH A BIG CITY

APPETITE FOR LIFE, FAMILY & CAREER

Londa Finlayson, Project Manager, Wheatbelt Health Network

CREATING A NEW FOOD BUSINESS ON FARM:

Estelle Madaffari, Founder & Director, Merre Granola

BARISTA COFFEE



MARKET STALLS



LIVE MUSIC



CRECHE AVAILABLE

CONTACT EMILY

9888 1223

To register go to:

<https://www.trybooking.com/CABIU>

Members \$65

Non

Members \$85

Event Proudly Sponsored by



Facey Group Major Sponsors



2022 GRAINS RESEARCH UPDATE



Save the Date - Wickepin

Thursday, 18 August 2022
Wickepin Community Centre, Campbell Street, Wickepin

giwa.org.au/events/2022researchupdates/

E: researchupdates@giwa.org.au

P: 08 6262 2128

 @GRDCWest #GRDCUpdates

grdc.com.au

A Note from the Fire Recovery Coordinator

Hi Everybody,

As the Facey Group Fire Recovery Coordinator, here is an update on a few things happening around the fire-affected area in the last three months.

Revegetation Options for 2023

Looking to next year, 2023, are you considering replanting the revegetation that was destroyed in the fire or even extend the area? Facey Group is exploring revegetation options, whether saltbush or other species for saline areas, biodiversity block plantings, trees, or oil mallees. Would you be interested in having a land management plan for your farm to assist with species selection and options for areas of your farm? Is carbon farming something you want to explore for your farm and business?

Through our industry contacts, Facey Group is concerned that orders for next year's plantings in nurseries are already starting to fill. With some big corporates chasing carbon credit opportunities, the pressure will be to plan and get orders in as early as possible. We have the capacity to assist you with your planning if this is something that you would like to explore further?

Although numerous grants are available, their timing doesn't work out for ordering shrubs this year. A group that has started to work with farmers is the Noongar Land Enterprise based in Northam, who offer guidance on native biodiversity species

with a focus on fire and drought tolerance species. They have their own nursery for their projects.

I intend to phone everyone to see if they wish to participate with Facey Group for their coming revegetation options, or you can give me a call.

Hay Wrap Up

Rio Tinto generously supplied hay free of charge to our fire-affected farmers. The hay was transported by Matic Transport, backloading from the Pilbara to Perth free of charge to CBH Nomans Lake and on-farm. The truck drivers who delivered the hay from the Perth depot donated their time for this job. Logistics at times were challenging, sometimes only getting a day's notice that a truck was coming and then delivery times unclear. So a big thank you to Clint Noaks, Rod Wiles and Daniel Bird, who unloaded hay and stacked it in the bunker at Nomans Lake. Just over 400 bales were donated from Rio Tinto. Farmers Without Borders was given the role of dispatching the hay from the Pilbara to all the fire-affected areas, Bridgetown, Corrigin/Bruce Rock and ourselves. I will be writing to thank Matic Transport, Rio Tinto and Farmers Without Borders for their very generous assistance and supply of hay.

Kingbale Oat Seed

Thanks to Georgia Trainor from Intergrain, we were able to distribute free to fire-affected farmers 52 tonnes of Kingbale

A Note from the Fire Recovery Coordinator

seed, a new hay oat. A big thank you to Intergrain for their generous support by providing the seed and paying the freight on the bagged grain to Wickepin.

The Blaze Aid Army

The Blaze Aid crew has been with us for nearly 14 weeks now. The quality of their work is impressive, as are the organisational skills and the professionalism of the organisation. We whole heartedly thank them for their continuing efforts to replace fencing! The statistics up until 17th June were; 48.4km of old fence rolled up, 87.4km new fence constructed, 62 people registered their assistance (some of whom are locals), 406 volunteered days given equating to 2436 hours that it has saved our farmers! A very impressive result to date. There has been great support from Narrogin organisations, individual people, and local Wickepin people for food donations to ensure that the Blaze Aid crews are well fed. A big thank you to all of you!

Asbestos in Farm buildings – Point of Interest

A serious issue has arisen from the Corrigin fires for some farmers concerning their farm buildings and houses that contain asbestos. The issue is the cost of cleaning up the debris after it has been burnt or damaged. Some quotes have been over \$100,000. So make sure that you insure for the value of cleaning up as well as the replacement cost of the structure.

Mental Health Assistance – Now that Seeding has finished – ARE U OK?

After an emergency or traumatic event, it is normal to feel stressed or anxious. These reactions can last long after the event itself and reoccur over time. Reminding ourselves that it is ok to feel this way will help your recovery and wellbeing. Make time to look after yourself – take a break if you can, do something you enjoy, and spend time with loved ones. It is important to accept that it is ok to not be ok and to reach out to a friend, family member or professional to seek assistance.

If you need assistance, please do not hesitate to contact one of the experienced counsellors to have a chat and seek support. Access to services is free and confidential.

Holyoake

Covering the Shires of Narrogin, Cuballing & Wickepin. Contact: Jasmine or Kate (9881 1999)

Call me, Audrey Bird, on 0428 827 054 if you wish to discuss anything further. I will be following up on your revegetation intentions for next year.

Kind regards,

Audrey Bird

Fire Recovery Coordinator

Facey Group Inc.



Government of **Western Australia**
Department of **Communities**



Narrogin East & Shackleton Bushfire Recovery Mental Health Support

After an emergency or traumatic event, it is normal to feel stressed or anxious. These reactions can last a long time after the event itself and can reoccur over time. Reminding ourselves that it is ok to feel this way will help your recovery and wellbeing. Make time to look after yourself – take a break if you can, do something that you enjoy, and spend time with loved ones. It is important to accept that it is ok to not be ok and to reach out to a friend, family member or professional to seek assistance.

To support community recovery from the February 2022 Wheatbelt bushfires, two locally based mental health service providers, Central Agcare and Holyoake have been engaged to provide targeted mental health support and outreach to impacted communities and farmers.

Service providers will also be at community and sporting events over the coming months to assist in raising awareness and providing mental health support as part of the ongoing recovery.

If you need assistance, please do not hesitate to contact one of the experienced counsellors to have a chat and seek support. Access to services is free and confidential.

Holyoake

Covering the Shires of Narrogin, Cuballing & Wickepin

Contact: Jasmine or Kate (9881 1999)



Central Agcare

Covering the Shires of Corrigin, Bruce Rock & Quairading

Contact: Joyce Contos (0428 891 244) & Anne Hague (0427 133 711)



AWI WOOLGROWER MENU

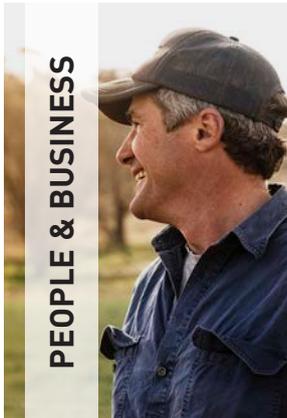
RESOURCES TO SUPPORT YOU AND YOUR BUSINESS



- FLYSTRIKE CONTROL
- PAIN RELIEF
- PARABOSS: LICE, FLIES, WORMS
- BIOSECURITY & SHEEP DISEASES
- DROUGHT & NATURAL DISASTERS
- CONTAINMENT FEEDING
- PRICE RISK MANAGEMENT



- LIFETIME EWE MANAGEMENT
- PICKING PERFORMER EWES
- RAMPING UP REPRO
- WINNING WITH WEANERS
- FOUNDATIONS OF SHEEP & WOOL PRODUCTION
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Upcoming Opportunities

3–4 August | Duxton Hotel Perth

2022 National Soil Amelioration/ Controlled Traffic Farming Conference

Farming Systems Approach to Soil Amelioration and Controlled Traffic Farming

Two days of informative sessions
of research and grower experiences.

Topic highlights include:

- Benefits and long-term management of soil amelioration and CTF
- Nutrition and amendments with soil amelioration
- Weed management with soil amelioration and CTF
- Impact of tyre width and pressure on soil and wheel track management
- Economics for soil amelioration and CTF
- Strip n Disc in a CTF system
- Wheel track renovation
- Mistakes to avoid
- Machinery set-ups
- ...plus much more.

Expert panels at the end of each session will discuss any further issues the audience may have along with many opportunities for interaction and networking over the two days.



Don't miss this opportunity to hear from leaders in the field!

For all Conference enquiries visit www.samctf.com.au or contact Graeme Currie on 0427 223 395.



To view program and register go to www.samctf.com.au

Brought to you by:



Member Forum & Cocktail Event

Thursday 21 July
Northam

Friday 29 July
Albany

Friday 5 August
Geraldton

Thursday 11 August
Esperance



Visit the website [HERE](#) for more information on the above event

Industry NEWS

Long, longer, longest: new trials weigh up benefits of long coleoptile wheat varieties

Strong interest amongst Western Australian growers in new lines of “moisture seeking” wheat is driving the expansion of regional trials this year, with results set to inform future agronomic and farming systems guidelines for long coleoptile varieties.

The trials are part of a two-year GRDC investment, led by SLR Agriculture, focusing on the relationship between the long coleoptile trait and agronomic factors including time to emergence, soil temperature and planting depth, as well as the combined effect of these factors on crop establishment.

Read full article [HERE](#)

UWA soil scientists scoop \$4.34 million federal grant

Researchers from The University of Western Australia have received a \$4.34 million grant for a project to improve soil condition and plant productivity as part of the national Soil Science Challenge.

The Soil Science Challenge is part of the Federal Government’s commitment to a \$214.9 million National Soil Strategy which sets out how Australia will value, manage and improve its soil for the next 20 years. Read full article [HERE](#)

\$400m for WA rail upgrade after record grain harvest

State and federal governments, along with grain handler CBH Group, will spend \$400 million over the next three years to reduce delays moving grain from storage sites to port.

The state and federal governments will spend \$200 million across various sites in the Wheatbelt, while grain handler CBH Group will spend another \$200 million on rapid-loading bins and elevators.

Read full article [HERE](#)

\$9.9 million expansion at historical Muresk Institute

Education and Training Minister Sue Ellery visited the Muresk Institute in the Wheatbelt to view the upgraded shearing workshop facilities and mark the beginning of construction for a new specialist agricultural training facility.

The works to modernise essential agricultural training facilities at the site are part of a \$9.9 million expansion, with the project’s second stage getting under way.

The first stage of the project was to provide a new \$800,000 industry-standard shearing shed, which is crucial to Muresk’s role as a working farm and agricultural training provider.

Read full media release [HERE](#)

India – enhanced trade on the horizon for Australian sheepmeat

In May, the Australian sheepmeat industry welcomed the signing of the Australia-India Economic Cooperation and Trade Agreement (AI-ECTA) by former Australian Trade Minister Dan Tehan and Indian Minister for Commerce and Industry Priyush Goyal.

The agreement eliminates the current 30% import tariff levied on Australian sheepmeat on entry into force.

Australia has only exported 111 tonnes of sheepmeat to India over the past 5 years, with premium cuts making up the majority of this trade.

Read full article [HERE](#)

The secret carbon decisions plants are making about our future

New research from The University of Western Australia has revealed that plants make their own ‘secret’ decisions about how much carbon to release back into the atmosphere via a previously unknown process, a discovery with “profound implications” for the use of plants as carbon stores.

Read full article [HERE](#)

Regional Crisis Response Information

Local mental health services and information for WA grain growing communities to help you, or someone within your community, manage the response to a crisis.

Lifeline WA

CBH GROUP

Click image above to read full information pack or visit website [HERE](#)

Industry NEWS Cont.

New uPtake trial to assess alternative phosphorus product

A new trial in the Peel-Harvey catchment is examining if the use of low water-soluble phosphorus fertiliser can improve pasture growth, while reducing nutrient loss to local waterways.

The trial is a part of the four year uPtake project, delivered by the Department of Primary Industries and Regional Development (DPIRD) and the Department of Water and Environmental Regulation and seven local catchment groups.

Read full media release [HERE](#)

Pastures from Space™ - FOO and PGR for agricultural properties in WA

Pastures from Space™ (PfS) is a partnership between DPIRD, Commonwealth Scientific & Industrial Research Organisation (CSIRO) and Landgate that provides estimates of Pasture Growth Rate (PGR) and Feed on Offer (FOO) on a weekly basis across the South West Agricultural region.

Pastures from Space™ has been redeveloped for Western Australia by Landgate and DPIRD and now provides more features for producers to understand their pasture growth on a weekly and annual basis. The map allows the selection of a property and gives FOO, PGR and cumulative PGR as an average across the property. The graph component allows users to turn on and off years of data from 2004 and gives median, 25% and 75% percentile growth curves against the selected years. This allows an analysis of how seasons vary across the property, the shape of the growing season, the total pasture grown in any year and the current and historical FOO. In the graph function there is an option to download the data to a csv file. Read full article [HERE](#)

Pain relief at lamb marking

by Katherine Davies, DPIRD Northam, WA
DPIRD recommends that producers use pain relief when mulesing, tail docking and castrating lambs at marking time. Provision of pain relief to animals enhances their ability to cope with the painful procedure, while also promoting healing by alleviation of tissue trauma and inflammatory processes.

Read full article & pain relief options [HERE](#)

MLA Tedera Demonstration 2020-2023

by Phil Barrett-Lennard, AgVivo

This Producer Demonstration Site (PDS), run by the Moora Miling Pasture Improvement Group, is evaluating animal performance from four commercial stands of the new perennial legume pasture Tedera in the Central Midlands of WA. The sites, located at Strathmore (Dandaragan), Pankee (Walebing) and Cranmore (Walebing) were sown in June 2020 and first grazed in May and June 2021. The four demonstration sites were grazed for the second time in October, November and December 2021. Another site will be brought into the project in 2022 and monitored from 2023 onwards.

Read full article & results [HERE](#)

WorkSafe Commissioner launches inquiry into agriculture

WorkSafe Commissioner Darren Kavanagh will conduct an inquiry into the agricultural industry after the 12th work-related death in 12 months in the sector yesterday.

“The statistics for the agricultural industry are not acceptable, and it is deeply concerning that the number of fatalities in the industry continues to increase,” Mr Kavanagh said.

Read full article [HERE](#)

Grain prices remain volatile

Majority of the winter crop has now been planted. Wet conditions in parts of Queensland and New South Wales continue to delay planting. But at this stage, there is potential for above average production in all states. Given current conditions, wheat production is estimated to exceed 30 million tonnes.

Read full article [HERE](#)

An economic analysis of sheep flock structures for mixed enterprise Australian farm businesses

Farming systems can be complex, sometimes involving large areas with a range of soil types, and several crop, pasture, and livestock enterprise choices. The complexity of farming systems complicates decision-making, and even with access to data and information, decision-making remains a challenge.

Read full article [HERE](#)

NEWS from Our Partners

Negative basis likely to stay

Most conversations about the Australian grain crop this year include discussion on the record negative basis on grain prices. Rabobank senior commodities analyst Cheryl Kalisch Gordon explained the basis is the difference between a local price at a specific point of delivery and time compared to a global price quoted in the local currency.

“We expect Australian grain prices to continue trading with negative basis over the balance of 2022 and into 2023 with the factors currently driving negative basis forecast to remain in play,” Dr Kalisch Gordon said.

“Everyone can calculate their own ‘individual’ basis on grain, depending on where it is located, its quality and what delivery time period is being considered. However, when basis is quoted widely, it is quoted for a commonly recognised point in the grain supply chain. On the east coast, the most often quoted basis is the difference between track pricing and the CBOT wheat price expressed in Australian dollars.”



Cheryl Kalisch, Senior Commodities Analyst

Dr Kalisch Gordon said basis exists because futures markets, which capture global conditions and expectations, do not fully reflect local circumstances – they don’t price in differences in quality, location differentials, how local supply compares to local demand, or the risk associated with pricing changing between purchase and trade execution.

On average, basis for track APW wheat is positive and between AUD 10 and AUD 40/tonne, which reflects the market’s value for the quality of Australian wheat compared to CBOT wheat and freight advantages to key markets. “However, basis becomes more positive when local supply is low compared to demand. For example, during the 2018/19 drought, basis grew to record positive levels due to the local market bidding up local prices to ensure supply stayed in Australia. Basis falls when the local market has more than enough to use locally,” she said.

Local prices have been trading at a record negative basis to global prices. Dr Kalisch Gordon said firstly, this is because Australia has a very large exportable surplus so buyers do not need to bid up prices to ensure there is enough supply locally.

“Secondly, in the current market, buyers who cannot execute a near-term sale will only bid for local grain at a discount to provide cover for the risk of holding grain in the case of prices falling. With export capacity stretched, and execution of trades challenged as a result, the risk for buyers is increased, thus the discount required to cover their risk is greater.

“Thirdly, freight rates from Australia to many destinations are currently



Rabobank

NEWS from Our Partners

double what they were pre-Covid. Higher freight rates alter the relative attractiveness of buying from different origins, and therefore impact basis.”

Finally, Dr Kalish Gordon said farmers ultimately sell physical grain based on how local cash prices relate to their costs of production, whether current prices are consistent with their expectations and whether they need to sell (based on storage and cash flow considerations). “At current Australian prices – which are historically very favourable, even when trading significantly below global prices – farmers are still willing to sell. As such, buyers do not need to bid up prices to encourage grain to come to market.”

With a third consecutive year of above-average grain production now on the cards for Australia, Dr Kalish Gordon said expectations that CBOT wheat will continue to trade at twice the five-year average into 2023, that global uncertainty and higher shipping costs will not abate quickly and Australia’s export capacity cannot be rapidly transformed, basis is likely to remain negative into 2023.

To find out more about other Rabobank research, contact Rabobank Narrogin on (08) 9890 0600 or subscribe to RaboResearch Food & Agribusiness Australia & New Zealand on your podcast app.



Rabobank

NEWS from Our Partners



Fine Tune Your Fertilizer Strategy with Summit inSITE Plant Analysis

Going into this season global supply shortages for fertilizer have pushed prices up locally and demands on the soil have also been high, coming off a high production year last season with good growing conditions for most. Given this scenario, plant tissue testing is likely to be more important than ever this season.

Plant analysis backs up soil testing and complements it in many ways. Soil tests measure the available nutrients in the soil and recommendations are made based on trial results from that soil type, location and climate.



Figure 1: Plant sampling a barley paddock.

However, there are situations when nutrients in the soil can become unavailable to the plant. Circumstances such as rainfall (leaching or drought), soil conditions and diseases can all play a role in limiting nutrient uptake. Plant analysis therefore reflects what's actually available to the plant's root system.

Plant analysis can determine if your fertilizer program has been adequate for the crop, or if it needs fine tuning. The very best time to sample is when the crop is growing well and is healthy with no visible deficiency symptoms. The crop is then putting maximum pressure on nutrient supply. Plant analysis at this time may well pick up a hidden nutrient deficiency or nutrient supply that is not yet critical but may be in the near future.

NEWS from Our Partners

Tissue testing can be especially useful in identifying trace element deficiencies which can otherwise be difficult to diagnose. In many cases follow up foliar spraying can be used to correct or mitigate the identified deficiency. Getting an understanding of the nitrogen levels in your crop can also help further refine in-season nitrogen applications to ensure that plants are not limited going into the later growth stages.

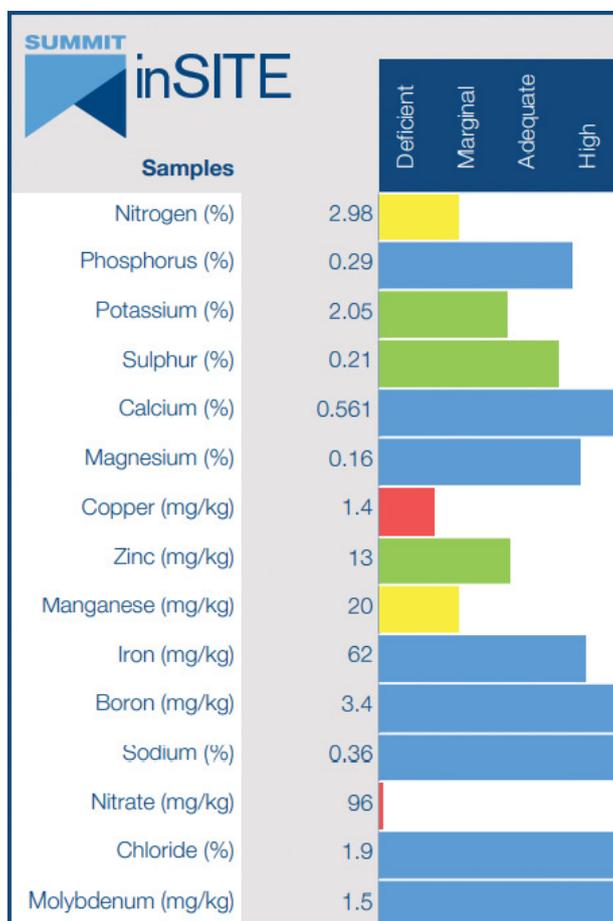
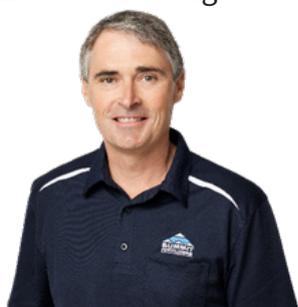


Figure 2: inSITE Plant Analysis provides a complete breakdown of the nutrient status of a growing crop.

Through Summit's partnership with APAL, we are able to offer our comprehensive inSITE Plant Analysis service. The benefits of using Summit inSITE for plant tissue testing include:

- Independent State of the Art Laboratory (APAL).
- Rapid turnaround times.
- Wide range of nutrients measured.
- Support from your local Area Manager trained in plant sampling techniques.
- View and download your plant test reports on the new Summit Fertilizers App and through the SummitConnect online customer portal.
- Customer owned data.

If you're interested in Plant Tissue Testing this season get in touch with David Hull, your Local Summit Fertilizers Area Manager.



David Hull

Area Manager - Narrogin

0477 923 684

dhull@summitfertz.com.au



POWER OF BUDGETS

With Natalie Egerton-Warburton

Perth - At 5:30 in the afternoon on a sunny day in April, on level 2 of the Bagot Road building in Subiaco, with a bottle of champagne on the side, husband and wife duo David and Natalie begin the very first episode of [Boots Off Log On!](#) podcast.

"I'm a bit nervous - I don't really know how people will react to this," said Natalie as she took her position in front of the microphone to begin the podcast.

If you've been with Agrimaster long enough, you know Natalie is nothing short of an Agrimaster wizard. From a banking career to establishing a training company to her current role as a CFO of Agrimaster, there's no one more suited than Natalie to share insights into the secret of managing your finances smoothly.

As someone who's been running a business herself for more than 25 years, Natalie shines a light on shifting your perspective of financial management from being a chore to understanding that it is fundamental to the heart of the business.

Why the passion for financial management?

Farming doesn't just consist of being out in the paddock. There are many important functions that happen, and financial management is one of them. Someone needs to be responsible for this. It requires as much dedicated time and consideration as any other function in the business.

"It can't be everybody, somebody, nobody. At the end of the day, if you don't have amazing financial records and you don't focus on your budgets, you may not have a business. You should make it part of your weekly rhythm."

Being the meticulous person that she is, Natalie is a big advocate for entering data and transactions herself. In some cases, it's not enough to just put the dollar figures in and call it a day. Even with the availability of automatic features such as Bank Feeds, Natalie recommends making full use of the [six-tiered coding system](#) within Agrimaster.

"I use the Bank Feeds feature, but I know it will not give me all the information I need. Every week I make sure I choose the right code, enterprise and give it the allocation I need."

You might be asking why all the fuss with entering this much detail?

Natalie has a reason for that too.

"If you haven't entered the details, you spent the most time actually digging around for that information that you filed electronically or in a filing cabinet when you need it most."

If you have reliable financial management software, it will eliminate the need to store information in multiple places - your chosen software is the source of truth. For Natalie, when entering data into transactions, she uses the long [note feature](#) in Agrimaster to include as many details as she can so that if there's ever a time to refer back to a particular invoice/situation, she already has the information on hand. You can set and forget.

It's not necessary to record every small detail. So ask yourself,

- What is your end game?
- What do you want to report on in your business to make informed decisions down the track?

Your business, your responsibility.

For Natalie, her process doesn't stop here. Recording the details and transactions is just one piece of the puzzle. Being the number guru that she is, Natalie likes to reconcile her accounts once a week - her dedicated day is every Friday. Because she enters data regularly, she can create a [budget to actual comparison reports](#), helping her know exactly how her business is performing.

"As a business owner, you should 100% be able to say that I know my numbers."

It's not every day that you associate having peace of mind with financial management. Without mental clarity, not only can you not make informed and sensible decisions, but it will also impact your emotional state.

"People's emotions within the house, it has a knock-on effect. You might become snappy at someone you normally wouldn't because you are actually worried about your finances at the back of your mind."

Ultimately, you are in control by knowing your numbers and the less surprises you will have.

Income may fluctuate each month in your farm business. One method Natalie adopts to reduce surprises is always over budget on the expenditure and under budget for income.

She uses the [Full Budgets](#) feature within Agrimaster and [worksheets](#) to enter all income and expenditure. When entering data into the Full Budget, the first year can be time-consuming to setup. But once the data has been entered into the worksheets, everything is repeatable for the following year, and you can also conduct a 'what if' scenario.

Not an Agrimaster customer, sign up for a [30-day trial](#) today.

"I always run nothing under a minimum two years cash flow budget. I know that things can change 24 months out, but you have a pretty good idea of how your operation will run. You are budgeting so far out that, even if things change, you can adjust your budget and make changes months in advance."

So, use the tools you have to analyse how your business may be impacted if things go wrong. One way to do this is to create multiple budgets.

You might not think it, but budgeting is a stress relief tool.

"A lot of people seem to see it as a chore, but I think they only see it as a chore because they don't dedicate time to it, so my advice to everybody is to give it the right amount of time that it deserves."

Creating a budget may seem boring or may feel like a chore. But without it, you are missing the fundamental understanding of your own business, preventing you from making informed business decisions. If you are doing this later in the day take a glass or a bottle of champagne if needed, but it's essential to set time aside for personal development, familiarising and immersing yourself with the process.



Improve fertiliser decisions with plant testing

By Luke Dawson, Senior Agronomist

Why do we analyse plants?

Plant analysis is a great in-season tool to monitor nutrient uptake, ensuring that crops and pastures are adequately supplied with nutrients to optimise yield and returns. Plant analysis has multiple benefits.

Understanding deeper nutrient supply

When used with soil analysis, plant analysis can help us understand nutrient supply from deeper in the soil profile, which can also help assess the effectiveness of fertiliser recommendations.

Gauging trace element status

Plant sampling and NUlogic analysis is the most accurate way to determine the trace element status of a crop. Soil sampling is less reliable when testing trace elements.

Diagnosing hidden hunger

Timely plant sampling can also help identify 'hidden hunger', which is an indication of crop and pasture nutrient deficiency before symptoms are seen. If we wait until visual symptoms of a deficiency, the crop is already under stress and yield potential may be lost.

Diagnosing crop issues

In season biomass imagery or crop inspections can highlight areas not performing as well as expected. If the cause is nutritional, tissue testing will show which nutrients need adjusting with in-season top ups.

Refine fertiliser strategies for next season

Plant sampling can help identify if your fertiliser regime is matching crop nutrient needs. Marginal or low uptake of certain nutrients can allow us to choose fertiliser products that may better suit your crop (and pasture) requirements when making fertiliser decisions for next season.



Image: Gathering plant samples in York.

Adapting your fertiliser program to match the season

Monitoring plant nutrient levels during the season will show if more nutrients are (or are not) required. This can easily pay for itself through yield improvements or by saving money on unnecessary fertiliser applications.

Table 1 shows the nitrogen (N) (total N and nitrate N) and potassium (K) concentrations from plant tests (oats) taken from two treatments in a trial at mid-tillering.

Treatment	Total N (%)	Nitrate N (mg/kg)	K (%)
52N 0K	5.1	3050	4.6
13N 60K	4.1	829	4.9

Table 1. Nitrogen, nitrate and potassium concentrations in oats at mid-tillering from two treatments (average of three reps) in a CSBP trial at Wickopin in 2021. Green shading indicates adequate status, yellow marginal status.

The results show there was no need for K fertiliser – K was well above critical levels in the 0K treatment. The 52N treatment (106 kg/ha Agstar + 100 L/ha Flexi-N banded) provided adequate N.

While this trial showed some visual responses to N, there were no significant responses measured in what was a very high yielding crop. There was also no response to K. These results were not surprising given the results from plant testing.

Obviously, additional N and K fertiliser provides some insurance against deficiencies limiting returns in high yielding situations. However, this trial highlighted the value of plant testing as a way to limit fertiliser spend in situations where it is unlikely to be profitable.

How to choose plant sampling sites

It is a good idea to go back to existing soil sampling sites for in-season plant sampling. Soil and plant sampling sites can be identified using DecipherAg and can be logged into the DecipherAg mobile app, to make them easy to locate in the paddock. Find out more about DecipherAg here:

csbp-fertilisers.com.au/decipherag

Planning your plant sampling sites at the same time as your soil sampling sites can ensure that plant sampling can be conducted in a timely fashion in the season.

Given the high price of fertiliser inputs this year, there will be more value in plant testing to get the best returns and reduce risk.





Andrew Jones
Farm Business Consultant
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“If you know the enemy and know yourself, you need not fear the result of a hundred battles”. Sun Tzu – The Art of War.

Long before the 2017- 2019 Royal Commission into “The Misconduct in the Banking, Superannuation and Financial Services Industry”, there has been a healthy dislike for unwarranted high interest rates within the rural sector. All too often, there is a mistrust and tension between banks and clients, perceived and real. This is particularly apparent when it comes time to renegotiate facility limits, the associated pricing, specific terms, and conditions.

Commissioner Hayne specifically addressed agricultural loans and recommendations in this area. Since the Royal Commission, scrutiny of the financial business sector including agri-business lending has been higher and likely to remain so. Couple this to increase anti-money laundering and counter terrorism funding (AML/CTF) protocols and you can see the drivers for increased scrutiny over your monetary dealings.

There is no denying we are currently facing global conditions that expose agriculture to geo-political & economic forces that create instability in the food and fibre markets, as well as key input supply chains. If the additional impacts of the COVID 19 pandemic and the dynamics of unprecedented demand for agricultural land world-wide are factored in, the need to secure reliable financial support for your agri-business has never been more important.

Educating yourself in the broad principles of how the financial sector views your business will better equip you to get the best from your banking relationship.

In this article we focus on understanding the bank, the credit risk rating, and the annual review process which in turn should assist you to be better prepared to deal with the sector and meet your banking needs. There will be a follow up article next month focusing on understanding banking ratios and then getting more from your banking relationship.

UNDERSTANDING THE BANK

Like your business, the finance sector operates within government legislation and regulations. The banks respond to the regulatory body, The Australian Prudential Regulation Authority (APRA). Fundamentally, APRA is charged with the responsibility of providing a stable, efficient, and competitive

financial system for Australia. APRA issues Authorised deposit-taking institutions (ADI - or ‘banks’) banking licenses, and subsequently monitors these licensees against the terms and conditions of the licence. The bank is audited against standards to maintain the banking licence.

At the customer service level, you will be assigned a customer relationship manager. This relationship manager’s role has two purposes – risk assessment and sales.

The primary purpose of this managers role is to look for credit risk and act as a ‘credit risk’ assessor (known as the first line of defence). This is to ensure the bank is meeting the lending obligations under its license. The second purpose is to provide general information about the commercial opportunities the bank may be able to offer your business to generate revenue and ultimately profit for the bank. It is without question that these two purposes have conflicting responsibilities as the first acts as a ‘risk finder’ whilst the second is a ‘sales’ role, encouraging exposure. Thankfully, the Banking Royal Commission has gone some way to identifying this conflict and made some recommendations for example with regards reward systems – although it could be argued that a further separation is warranted.

Commission Hayne – quote: “First, in almost every case, the conduct in issue was driven not only by the relevant entity’s (bank) pursuit of profit but also by individuals’ (managers)

pursuit of gain, whether in the form of remuneration for the individual or profit for the individual's business. Providing a service to customers was relegated to second place. Sales became all important. Those who dealt with customers became sellers. And the confusion of roles extended well beyond front line service staff. Advisers became sellers and sellers became advisers."

THE CREDIT RISK RATING

The bank is required to ensure that all deposits taken from investors are safe with borrowers and can be returned to the bank in due course. This requires the bank to determine the safety or 'credit risk' of a borrower via a risk assessment. For simplicity, this risk assessment is best described as a calculation using a series of ratios and measurements to evaluate the business risk of the borrower and its place within an approved scale. This scale determines the assignment of additional reserves of regulatory capital better known as provisions. Your annual business review is this 'investment safety' process in action.

Make no mistake – the annual review process is the banks opportunity to determine what level of risk your business offers for the next 12 months and how that business fits in to the Risk Appetite profile of the bank as agreed with APRA.

Whilst this a complex process within the bank, the broad principles rely on the bank officer collecting the relevant data to make this assessment. The data can be broken down into 4 simple components at the farm business level. These are best known as the "4 Cs of Credit".

Collateral – is the real property, assets and cash, the business owner (borrower) is willing to pledge to the bank as available security in the event of business (borrower) failure. Security offered to the bank is your committed skin in the game. The amount of loan exposure to available collateral is referred to as the Loan to Value Ratio (LVR). This is the 'Bank Position'.

Capital – refers to all the borrower assets and includes the machinery and inventories, less all the borrower's debt, liabilities, and exposures. Overall view of "Wealth". Some aspects of the balance sheet are 'discounted' by a credit 'conversion factor' to allow for depreciation or uncertainty of availability or access to the declared value. This is 'Your Position'.

Capacity – refers to the demonstrated ability of the business to be able to pay for costs associated with the debt exposure, interest servicing and the repayment of the capital. This uses Profit & Loss and Cash Surplus/Deficit. These aspects are also stress tested at a buffer higher interest rate (traditionally 2.5% above the present rate). Other ratios are also considered as tests. Debt to Income ratio, Interest Cover Ratio, Gearing. These are all considered to determine the capacity for 'Servicing'.

Character / Control – what kind of 'financial citizen' is the

business and the business principals? Do you have control of your finances? This is the "Financial Reputation".

The information (data) collected for these elements is then plugged into an APRA approved 'Risk Assessment Model'. This provides the bank with a 'Risk Rating' of your business

[Banking \(prudential standard\) determination No. 6 of 2012 - Prudential Standard APS 113 Capital Adequacy: Internal Ratings-based Approach to Credit Risk \(legislation.gov.au\)](#)

If you suffer from insomnia – get a copy of this and put it beside your bed. Just looking at the title will invoke deep sleep for any normal person.

As a result of the risk rating, the bank must assign additional funds to a safe treasury known as 'regulatory capital' or a 'provision', based on the likelihood and scale of a default event by your business. As the risk rating increases, so too does the requirement provision (exponentially).

This provision relies on a calculation between the critical ratios of "exposure at default" (EAD), "probability of default" (PD), and 'loss given default – (LGD), and these are determined by the 4 C's.

It is this risk rating that also drives most of the specific terms and conditions of any lending facility. These will include maximum facility limits, mandated annual principal repayments, and customer or customised interest rate margin/s (also known as pricing).

THE ANNUAL REVIEW

There are a couple of key principles to follow to be best prepared for the bank review:

- Banks do not like surprises. Expose all intended changes and requests prior to the review meeting. Increases and new business are a different topic and need to be brought to the bank's attention – BEFORE THE REVIEW.
- The entire review discussion is almost pointless if you surprise the bank with an increase request or a change in direction at the eleventh hour.
- Stick to the principles of the review. Stay on track with the discussion. It's a process that needs square pegs to go in square holes.

Bank Conversation

The bank MUST complete the annual review according to the regulator's requirements.

This requires them to ask questions and collect information including:

- Your statement of position – Assets vs Liabilities (confirming Collateral, Capital)
- The previous year cashflow – Budget vs Actuals. Did the customer do what was planned? (Confirming -

Capacity Character & Control)

- The planned cashflow budget – does this meet servicing requirements for the next 12 months and beyond if required. (Confirming - Capacity, Control)
- Your most recent Financial Statements and Tax Returns. Follow the money within your structure. (Confirming - Character, Capital, Capacity)

This allows the bank to assess:

- Is the business within bank lending policy ratios?
- Are you complying with the signed Letter of Offer – which is essentially the agreement between you and the bank.
- Does the information provided prompt any red flags for the bank to meet the 'banking licence' as agreed with APRA? Are you a "CREDIT RISK"?
- Has the bank captured all the key stakeholders that can exert control of the business and its assets and liabilities?

Other considerations

Critically – the bank must convert the actuals and budget information from the production year cashflow into July-June accounts. This is so the results can be verified with reference to your financial statements and tax returns as a second source of truth. Because these records relate to a Financial Year, it's important to understand the impact of deferred grain to July, and all payments pre-June. Your relationship banker will (should) understand this financial year period doesn't necessarily represent a production year. It will be greatly in your interest to assist them to understand the June/July position regarding deferred income and forward purchase of chemical, fuel etc.

Review your own records and be prepared for this part of

the conversation. Knowing your business is important to present the information accurately at the review meeting.

Account behaviour

How many times does the account exceed the agreed borrowing limit within the past 12 months?

Over recent times there has been an increasing tendency for facility limits to be challenged at peak debt times of the year. To some degree due to the fact legislation and regulation are reactionary to need and fail to keep pace, the rapidly evolving 'just in time supply chain', but it can also be derived from loose cashflow management. Regardless of the cause, any facility that exceeds approved and documented secured limits is technically unsecured lending. This is commonly referred to as 'overdrawing the account' or more colloquially – writing cheques out you can't afford.

A recent and frequent practice to alleviate this problem has been for customers to simply apply to the bank for a temporary overdraft extension, temporary limit increase, or emergency funding. This is increasingly frowned upon, and APRA are determined to stamp out this behaviour. This is clearly an uncalculated risk (see above) and is therefore not protected against loss in default.

Assisting the bank to better understand your business and your goals is only going to assist in getting a greater performance from the relationship. If that is not happening – something needs to change.

The bank wants to maintain a good relationship with its customers. Facilitating this process is in your interests.



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FAMILY FARM EXEMPTION – STAMP DUTY

The family farm exemption is one of several exemptions under the Duties Act 2008 (WA) ("Act"). The exemption applies to farm land that is transferred between family members that use the land solely or dominantly for the purpose of primary production. If applicable, the exemption can save farming families from having to pay substantial amounts of duty.

However, the exemption does have limitations. In particular, the Act requires the "transferor" to be an individual or a bare trustee who is acting on behalf of an individual. This means that if the farm is held in the name of a company, and the directors wish to transfer the farm to their children, the transaction will not be exempt from duty.

Limitation also arises from the definition of "transferee". If the transferee is a family member or the trustee of a trust in which each beneficiary is a family member of the transferor then the exemption will apply. However, if the transferee is a trustee of a discretionary trust in which a company can be a beneficiary, then the exemption will not be applicable.

A lot of family farms are held under a trust, individually, by several persons involved in the farm business or in a company. In most instances all of the key people will be related family members. It is not always the case though that the family farm exemption will apply where land is transferred for the benefit of other family members.

If you are contemplating a transfer of land for the benefit of other family members, for business succession or otherwise, ensure to seek advice early on whether duty will or will not apply to the transition..

If you need assistance or have questions relating to the family farm exemption or the structure of your family farm, or any other legal matters, please contact us at Bailiwick Legal.

The above information is a summary and overview of the matters discussed. This publication does not constitute legal advice and you should seek legal or other professional advice before acting or relying on any of the content.

email office@bailiwicklegal.com.au or call (08)9321 5451

www.bailiwicklegal.com.au

NEWS from Our Partners

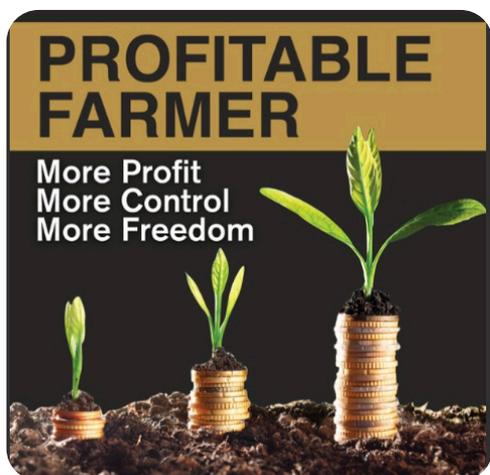
**Let's talk Emerging Ag at
Innovation Generation 2022 ...**



Now in its 15th year, Innovation Generation will give young farmers the chance to expand your network and learn from industry experts about the future of farming. This year's theme, Emerging Ag, will cover new approaches to farming, such as creative ways Aussie growers are connecting with the community and looking at innovative ways to create additional revenue streams on your farm. Join us on 18-20 July at the William Inglis Hotel in Sydney for Innovation Generation 2022. [Find out more HERE](#)

GrainGrowers are arranging for group discounts for farming systems groups that are looking to send 5 or more growers to this event. We are happy to offer Facey Group members discounts on travel, accommodation or tickets to help get groups across. Please contact the Facey Group office on (08) 9888 1223 if you are interested in attending this event.

Podcasts of the Month



Profitable Farmer Podcast

Episode - Time Management & Personal Productivity

In this podcast, the host speaks with Farm Owners Academy's General Manager, Sam Johnsson and their Business & Administration Manager, Michaela Malicki. Exploring how they manage their time and the tips & tactics they recommend to help you become more effective. They discuss email management, diary management, scheduling, planning, to-do lists, meeting management and quarterly planning.

[Listen HERE](#)



Boots Off Log On! Podcast

Episode - Carbon Farming Opportunities For Your Farm Business

Carbon farming is a terminology that we are all familiar with, but it's an area where we lack an in-depth understanding. As part of the Facey Group/Agrimaster mini-series collaboration, Malcolm Gillet from Green Collar will be interviewed by our hosts David and Kelly in this episode. Malcolm explains what carbon farming is, why you as a farmer should start educating yourself about it, where it may fit into your farming business and its impact as another source of farm income.

[Listen HERE](#)



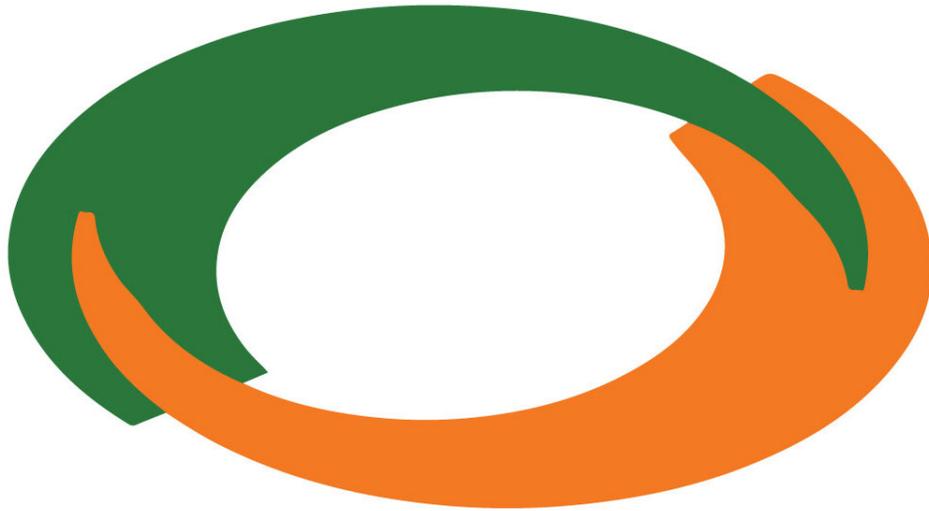
AgVic Talk Podcast

Episode - The Mental Load - the invisible job of managing life with Kirsten Diprose

Kirsten Diprose lives and farms near Caramut in south west Victoria. She is one of the co-collaborators of 'Ducks on a Pond', a podcast series which connects and shares stories and advice of rural women for women on the land. In this episode, Kirsten shares insights about juggling the mental load. If you ever feel like a human octopus, then this podcast is a must listen for you.

[Listen HERE](#)

FACEY GROUP



Shaping the Future

UPCOMING EVENTS FOR 2022

Women in Agriculture Day	Wednesday, 20th July 9:30am-3:30pm	Wickepin Community Centre
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Pop Up Field Walk	Wednesday, 27th July	To be confirmed
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2022 GRDC Grains Research Updates	Thursday, 18th August	Wickepin Community Centre
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