



VALUE
CREATORS

FARM BUSINESS RESILIENCE PROGRAM

Accelerating Horticulture Business Skills and Resilience

About the Program

- Future and resilience focus – drive profit and sustainability with strategic foresight
- Leap ahead & lead the next generation of farming
- Arm yourself with knowledge and confidence to be resilient, tackle change and get ahead of it
- Build on your existing skills, embrace innovation and turn risks into opportunities



Case Study: Building Confidence and Clarity through the Farm Business Resilience Program

Participant: Karen Menzel, Barradale Farms, Kununurra, Western Australia

For Kununurra farmer Karen Menzel producing maize, chickpeas and cotton, the Farm Business Resilience Program (FBRP) has been a powerful opportunity to “sharpen the pencil.” It prompted her and her business partner to take a closer look at both the strengths and weaknesses of their operation – and to use that awareness to build greater confidence and resilience in their decision-making. “It’s made us look at where our weaknesses are and where our strengths are, and to try and maximise both of those.”

One of the most tangible outcomes for Karen has been improving the way they use business management systems. With the support of their accountant, she set up budgets and bank codes and began using the platform to its full potential. This also encouraged her business partner to engage more deeply with their numbers. Together, they reviewed gross margins and compared their fertiliser budget against benchmarks, identifying savings and efficiencies along the way. “It’s made him realise it’s worth looking at the numbers and the benefits of doing so. Having more information to work off has been really positive.”

Learning Together in a Supportive Environment

Karen valued the group setting of the workshops, describing it as a safe environment where participants could share both their challenges and wins. The diversity of experiences in the room – across business types, sizes and backgrounds – offered new insights and ideas that proved valuable even in unexpected ways.

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“Even when I thought a topic might not apply to me, I found new perspectives and fresh ideas that were really valuable.”

Resilience Beyond Drought

The program helped Karen focus on the importance of planning ahead to manage uncertainty. After hearing from other participants, she reached out to her bank and cotton buyer to strengthen her financial preparedness, ensuring the business could withstand delays or poor seasons. “Having confidence in our cashflow really helps towards resilience in our business.”

Practical Learning and Broader Thinking

Karen appreciated the exposure to new topics like Sustainability Reporting and the challenges surrounding diesel and fertiliser. The expertise shared by guest speaker Dr Deb Pearce and the connections built throughout the program were particularly valuable.

She also reflected on the benefits of learning about SMART goals and the importance of identifying risks – from lease agreements to relationships with landholders – that she hadn’t considered before. “You might be thinking in certain areas, but looking at the whole picture, there are other risks you might not always consider.”



Australian Government
Department of Agriculture,
Fisheries and Forestry



Future
Drought
Fund

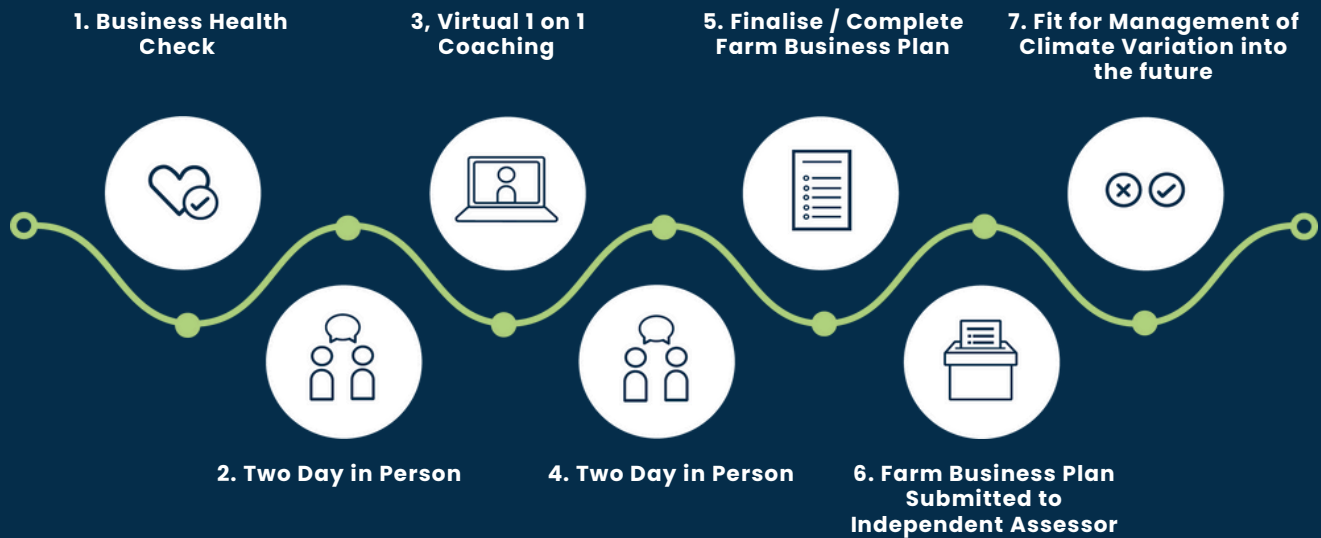


Department of
Primary Industries and
Regional Development

INDUSTRY
PARTNER:



Building Farm Business Resilience - Program Journey



IN PERSON DELIVERY AND BUSINESS COACHING

DAY 1: STRATEGIC PLANNING FOR YOUR BUSINESS

- Building business resilience
- Drought, climate change and risk management
- Your business health check
- Vision and goal setting
- Navigating and driving change

DAY 2: INNOVATION AND PLANNING FOR CLIMATE CHALLENGES

- Natural resource management and regenerative agriculture
- Data driven decision making
- Carbon and farming system innovation
- ESG- environment, social and governance
- Biosecurity and risk management

DAY 3: BENCHMARKING AND FINANCIAL DATA DRIVEN DECISIONS

- The economics of building farm business resilience
- Financial management and budgets
- Analysing your revenue stream and cost structures
- The drivers of profit and access to finance
- Innovation- agtech, automation, AI

DAY 4: BUILDING PERSONAL AND SOCIAL RESILIENCE

- Health and Wellbeing
- Building social and community resilience
- Succession and future planning
- Embedding change and endurance

ONE-ON-ONE BUSINESS COACHING

Highlights and Personal Growth

Working one-on-one with a business coach was a standout experience. Karen valued having someone who truly understood farming and people – someone to bounce ideas off and challenge her thinking. The process also reignited her interest in planning for the future. “It made me sit down and actually write things out again – especially SMART goals. You tend not to think about this sort of planning, but when you do, it really helps refocus where you’re heading.”

Karen describes herself as an extrovert who thrives on interaction and idea-sharing. The workshops and coaching sessions suited her learning style perfectly, and the templates provided structure and clarity. The program’s flexibility – allowing for both group and one-on-one learning – was another key success factor. “It’s really important that these courses are offered in different formats so people can learn in a way that suits them.”

Planning for the Future

Through the program, Karen began thinking more seriously about contingency planning – what would happen if one of them couldn’t work or wanted to step back. She now has a clearer sense of what it might take financially to employ a professional farm manager if needed. The focus on enterprise gross margins also made a lasting impact. While confronting at times, analysing the numbers gave Karen and her partner confidence to make informed decisions. “It’s helped us make better decisions and feel more confident moving forward.”

Ongoing Benefits

Looking ahead, Karen sees the farm business plan as a living document – something to review pre and post season to track progress and make adjustments. She’s also discovered new confidence in her ability to work with numbers and to draw out the best in others through collaboration. “I’m not a mathematician, but I’ve realised I quite like working with numbers. It’s given me the confidence to sit down with my business partner and really get into the detail.”

“It’s encouraged more collaboration. It’s given both of us confidence in our decisions and helped us find common ground – especially when things feel uncertain.”

A Program to fit Farmers’ Needs

Reflecting on her experience, Karen emphasises how inclusive and well-designed the program was for people working in the north. “Because the program was run during our farming season, people were around and able to participate. It was flexible and matched to the needs of participants.”

“Value Creators really thought about matching the program to the people.”



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