

Rabo Community Fund Impact Report



Rabo Client Council Meetings

Australia:	New Zealand:	Total:
24	17	41
meetings	meetings	meetings



Financial Skills Workshops

Australia:	New Zealand:	Total:
34	29	5,192
workshops	workshops	participants
<i>637 participants in 2024</i>	<i>579 participants in 2024</i>	<i>Achieved goal to reach 5,000 by 2025</i>



Rabo Community Fund

212
community pitches
received across AU & NZ



AU & NZ Initiatives

74
local initiatives supported
*27 across Australia
47 across New Zealand*



Business Transition & Succession Planning

215
participants in 2024
across 9 information sessions



Garden to Table

34,440
students
328 New Zealand schools



Surfing for Farmers

8,000+
times our farmers and growers
engaged with us in 2023/24



Growing Future Farmers

51
students graduated
in 2024



Heart of Australia

311
health checks
since 2022



Boys to the Bush

8,000+
lives positively impacted through
support programs since 2017

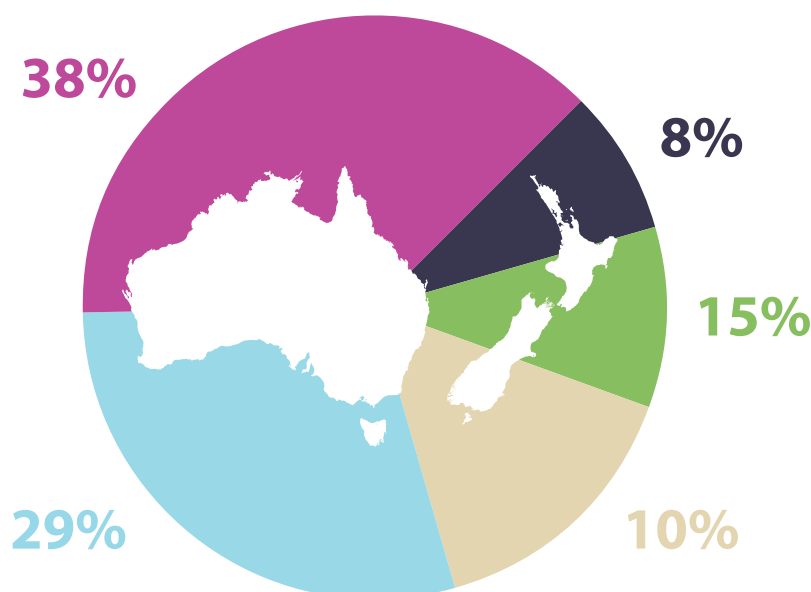


George the Farmer

Australia:	New Zealand:
2,305	668
books distributed	books distributed
<i>in 2024</i>	<i>in 2024</i>



Through the Rabo Community Fund and Rabo Client Councils, a total of 74 individual community initiatives were supported across Australia and New Zealand in 2024



Support provided across Australia in 2024:

- Advancing Beef Leaders (L)
- Ag Vision (L)
- Are you bogged mate? (N)
- Australian Agricultural Centre (AgTech Careers Expo) (L)
- BackTrack (Disaster Recovery Work) (L)
- BeefBank (L)
- Boys in the Bush (N)
- Business Transition & Succession Planning (N)
- Country Education Foundation - Orange District (L)
- DAF Hermitage Research Facility 2024 'Fishing & Farming for the Future' Schools Plant Science Competition (L)
- FatFarmers (L)
- Financial Skills (N)
- George the Farmer (N)
- Hay Inc (Rural Education) (L)
- Health Checks at the 2024 Cotton Conference (L)
- Heart of Australia (L)
- Holbrook Local Health Advisory Committee (LHAC) (Health Forum) (L)
- LifeFlight (L)
- National Association of Agricultural Educations Conference (SA - Jan 2024) (L)
- National Centre for Farmers Health (L)
- Pegasus Riding for the Disabled (Water tanks) (L)
- Royal Flying Doctors (L)
- Rural Youth Tasmania (L)
- Sober in the Country (L)
- Tom Body (in partnership AYBM?) (L)
- Workplace Services Proposal - Workers Compensation Training (L)
- Yum Yum, Where Does It Come From (Books) (L)

Support provided across New Zealand in 2024:

- Agribusiness Schools (N)
- AgPathways (N)
- Alton Library and Coronation Hall (L)
- Arkhangai Sheep Shearing and Wool enhancement project (N)
- Ashburton Community Garden (L)
- Atiamuri Community Hall (L)
- Edendale Aquifer Group Nitrogen (L)
- Early Career Farmers Group (L)
- Farm2Future (N)
- Farmers on Skis (L)
- Financial Skills (N)
- Garden to Table (N)
- George the Farmer (N)
- Goals to Gold (N)
- Grassroots Dairy Graduate Trust (N)
- Growing Future Farmers (N)
- Hedgehope School (L)
- Karioi Domain Hall (L)
- Korakonui School Composting System (L)
- Meat the Need (N)
- Ngaroma War Memorial Hall (L)
- North Canterbury Farm Break Event (L)
- Omatane Hall (L)
- On Farm Fatalities NZ Quad Bike Initiative (L)
- Otago Southland Farmers Support (L)
- Peak Safety First Aid (L)
- Pukehina Surf Club (L)
- Puketapu School Parent League (L)
- Ronald McDonald Dunedin House (L)
- Rural Riders (N)
- Rural Support Trust (N)
- Rural Women's Mental Health Podcast Series and Live Event (L)
- Safer Farms (N)
- South Canterbury Farm Break Event (L)
- South Westland Area School Heart of the School Project (L)
- Southland Farm Planning Workshops (L)
- Sports and Healthy Living Lincoln University (N)
- Stanway Hall (L)
- Swannanoa School The Seeds of Learning Programme (L)
- Surfing for Farmers (N)
- Tapora Land Coast Care Group (L)
- Taranaki Sustainable Farms Trail (L)
- Te Ranga School Possum & Pest Hunt (L)
- The Forest Bridge Trust (L)
- Think Safe Brain Campaign (L)
- Tirorangi Pa (L)
- Whangarei A&P Farm Skills Intern Camp (N)

(L): Local Client Council Community Initiative (N): National Community Fund Initiative

Financial Skills workshops continue to grow



In 2017, when the Financial Skills workshops were launched across Australia and New Zealand, we set an ambitious goal of hosting over 5,000 Aussie and Kiwi farmers at a workshop by the end of 2025.

In September, with about 15 months to spare, we reached this impressive milestone. The Inverell, New South Wales workshop, succeeded in pushing the total participant numbers to over and above the 5,000 target.

This is a fantastic achievement, and highlights the ability of the Rabo Client Council network to identify and develop initiatives that benefit Australia and New Zealand primary producers.

This year, the Rabo Client Councils have facilitated a total of 63 workshops across Australia (34) and New Zealand (29). With demand for workshops remaining strong, plans are now well underway for further workshops in 2025.

The Rabo Client Councils of Australia and New Zealand, both offer two modules of Financial Skills content, which helps farmers to take ownership of their finances and plan head.



 *"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 fantastic, highly informative, clear and real. The way he presented the information was easy to understand and made me want to know more!"*

- Participant, Riverstone, NZ



George the Farmer Book Week Competition

170 educational institutions across Australia and New Zealand are now better equipped to teach their students about farming after winning George the Farmer book sets in competitions run by the Rabo Client Councils in both Australia and New Zealand earlier in this year.

151 book sets were awarded to Australian schools, kindergartens and early learning centres and 100 to New Zealand schools in the competitions which ran in August. Simone Kain, creator of George the Farmer, joined the Rabobank team at Beef Week in Rockhampton this year. She also joined a panel discussion, held at the Rabobank tent.

George the Farmer began as an interactive story app in 2015, and founder Simone Kain has since expanded the brand to include virtual-reality experiences, music, performances and paddock-to-plate videos, which are available on YouTube and ABC iView, alongside free curriculum-aligned educational resources.

The partnership between Rabobank and George the Farmer has now been running for several years and is helping to improve knowledge about farming and food production among young Aussies and Kiwis. Via this collaboration, we have now distributed close to 6,000 George the Farmer books to educational institutions across both countries.



"Stories that reflect a child's environment, culture or interests can make reading come alive. That's why we created George the Farmer which is relatable and engaging to not just farm kids but every child. Our platform has helped educate over 600,000, and our partnership with Rabobank Australia and New Zealand has also been crucial in supporting literacy efforts."

- Ms Simone Kain, Founder of George the Farmer



"The books are wonderful! The children absolutely adore reading the stories, and it's clear from their excitement and engagement how much they appreciate them. The books have become a cherished part of their reading time and brought so much happiness to our little readers."

- Jennie Molloy, Te Miro School in New Zealand





Garden to Table

At the start of 2023, we teamed up with food education charity, Garden to Table. Our aim is to support the work they are doing empowering Kiwi kids to grow, harvest, prepare and share great food.

With our ongoing support, the Garden to Table programme has further expanded over the course of 2024 and is now running in 328 Primary Schools across New Zealand, an increase of 19 schools since the start of the year.

This year also marked the 15th year of Garden to Table. They celebrated this milestone with a special 15th birthday

event at Government House in Auckland, which was hosted by Governor-General Dame Cindy Kiro. The event was attended by supporters and sponsors of Garden To Table, including several staff from Rabobank New Zealand.

2024 saw increased Rabobank staff participation at the Garden to Table sessions across the country. In November, a few of our Waikato team and Rabo Client Council members visited Crawshaw School in Hamilton to learn more about the programme. In Wellington, Rabobank staff helped out at Garden to Table sessions at the Brooklyn Primary School throughout term four.

New campaign showcases support for rural communities

In late August, we launched a new advertising campaign highlighting the work we are doing alongside our Rabo Client Council network to help grow and strengthen rural communities across New Zealand.

The new campaign features a TV commercial showcasing four of the major initiatives supported by the Rabo Community Fund: Garden to Table, Growing Future Farmers, Meat the Need and Surfing for Farmers.

The new commercial aired for the first time in late August on the TVNZ network and has run over recent months during prime time on the TV One News, Breakfast and Country Calendar programmes.

This is the first television advert we've run since 2019 and the first ever featuring the Rabobank Community Fund.



The campaign also features a mix of billboard, print, digital and radio advertising and will continue running into 2025.

With the new TV advert proving popular with clients and others across the industry, we've also taken the opportunity to screen the advertisement at several Rabobank functions.

Boys to the Bush

Our relationship with Boys to the Bush has continued to go from strength to strength and we are proud to partner with this fantastic organisation.

Since 2017, Boys to the Bush has impacted over 8,000 lives across New South Wales and Victoria through involvement in camps, mentoring programs, school and education programs, alternative care arrangements and community engagement days.

The Rabo Client Councils have been a long term partner of Boys to the Bush from supporting their initial operations in Albury, and then their expansion into Wagga Wagga in May. We have also provided funding support for the establishment of a new location in Orange in 2025.

This partnership is a fantastic fit between the team at Boys to the Bush, Rabo Client Council members and Rabobank staff who all personally devote their time in supporting various events and field days. We also hosted CEO & Co-founder Adam DeMamiel at a Sydney Office function in May. The feedback from this session was fantastic, as it's helped build further awareness of the work of Rabobank in community, but also deep appreciation that the Bank invests in great initiatives such as this. It is also no surprise to us, that Adam has been announced as a finalist as New South Wales's 'Local Hero' Australian of the Year for 2025.



"A few of our team were chatting about how great Rabobank have been to deal with. We all agreed that every single person from Rabobank we have communicated with from the Client Councils through to staff has been great. I feel this is just another reason why you guys are such a good fit for us. You guys are just another extension of our organisation in many respects and the way your staff interacts and communicates is exactly how I would want my team to do so!"

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

Business Transition & Success Planning Information Sessions

Primary producers in 2024 now have the opportunity to develop skills to assist with family farm succession and business transition at complimentary Rabo Client Council-hosted information sessions.

These interactive sessions provided practical information, such as why family and business communication can be difficult and how to improve it, what makes a meeting work and how to take account of differing family goals.

Due to the inherent complexities and challenges of generational transitions, it is crucial for family farming businesses to develop skills in business transition and succession planning. It extends beyond legal and financial consideration and involves creating strategies and plans to preserve the core values of the family farm and ensure the business's long-term, ongoing success.

Feedback from these sessions has been extremely positive with participants feeling more confident, in how to start the conversation about business succession, and providing practical tools to assist in the planning process, and navigate potential family-related issues.

"Imparting skills and expertise related to business transition processes, provides producers with key tools to help develop continuity plans, ensuring the prosperity of family farming enterprises across generations. Additionally, this positive impact extends beyond individual farms, benefiting rural and regional communities and enhancing the resilience of the local farming sector."

- Stuart Armitage, Chair of Southern Queensland Rabo Client Council



Albury Business Transition & Succession Planning, held in August.



Surfing for Farmers

The eighth season of Surfing for Farmers programme recently kicked off and will run across the summer months, across 28 locations throughout the New Zealand.

Rabobank has been involved with the programme since its inception, and the Rabo Community Fund is proud to further support the work the program is doing to reduce farmer stress and improve well-being.

As with previous seasons, a large contingent of Rabobank employees are helping out with the programme in their local areas. At the end of the season, a lucky farmer at each of the Surfing for Farmers locations will receive the gift of a surfboard.

In October, it was great to see Surfing for Farmers founder, Stephen Thompson, announced as the weekly winner of TVNZ's Good Sorts award for his massive contribution to the programme. Steven has done an amazing job growing Surfing for Farmers participation around the country over recent years and it's fantastic to see him receive some recognition for all his hard work!



Meat the Need Luncheon in Hamilton to raise funds for Meat the Need.

Meat the Need

The Rabo Community Fund has been providing assistance to Meat the Need since 2023. This support helps Meat the Need in their work of connecting the dots between farmers who would like to donate some of their produce to families in need.

Meat the Need is a great fit with several of our Rabo Client Council themes, including Environmental Sustainability and Rural/Urban Connection. It is fantastic to have played a role in the charity's growth over recent years. Since its inception in 2021, Meat the Need has gone from strength

to strength and has now delivered more than 2.1 million mince meals to Kiwi families. Last month, we were proud to highlight our association with Meat the Need by attending the Meat the Need Long Lunches that took place in Ashburton, Hamilton and Hawera.

Several Rabobank clients were invited to attend these events with all funds raised going to support families in need. The lunches also featured panel discussions which featured several of our Rabo Client Council members talking about the Rabo Client Council network and some of the work they are doing to grow and strengthen rural communities.



Heart of Australia

We're supporting Heart of Australia, a vital and innovative approach to front line specialist medical service delivery.

These 'custom designed medical clinics on wheels' travel through rural and remote Queensland providing medical services including blood tests and heart checks for those Australians whose lives are threatened by the what can be a vast distance to access medical services.

In August, we were pleased to see Heart of Australia's announcement of a \$45 million national expansion on its

10th birthday. Through government funding and support from their partners, including the Rabo Community Fund, an additional five Heart of Australia trucks will be added to the fleet over the next two years to deliver the life-saving service. The routes for the new trucks are yet to be determined. The first truck, HEART 7, is expected to be on the road by August 2025.

"Over the past decade, we've travelled more than a million kilometres in Queensland, bringing critical healthcare to nearly 20,000 patients, and saving more than 800 lives".

- Rolf Gomes, Cardiologist, Founder and Director of Heart of Australia



Advancing Beef Leaders

Established in 2019, Advancing Beef Leaders (ABL) is a unique, beef industry specific training program.

Developed and delivered by private and public sector professionals, ABL acts as an accelerator for participants and helps fill a gap identified by our Rabo Client Council members, the need for stronger education pathways and mentoring in our industries.

Since the inception of the program, local senior Rabobank staff and the two Queensland Rabo Client Councils have invested in the development of the program and dedicated their own time to provide mentoring to participants. Each intake includes a mix of producer, agribusiness and service provider participants and professionals striving to step up, have impact and influence in their businesses, industry, and community. The Community Fund is delighted to support the further expansion of the ABL program which will offered nationally in 2025-2026.

Growing Future Farmers

The original idea for the Growing Future Farmers (GFF) Programme stemmed from a Lower North Island Rabo Client Council meeting way back in 2017. It is an initiative the Rabo Client Council network and the Rabo Community Fund has been backing ever since.



The two-year learning programme teaches participants essential farm skills providing practical on-farm experience to build confidence and skills in young people looking to enter the sheep, beef or deer industries. 80 students are selected to participate in the programme each year, and interest in the programme continues to grow with a record 131 applications received for the 2025 intake.

The outstanding work being done by GFF to create a pathway for the farmers of the future was recently recognised at the 2025 Beef & Lamb awards where the programme picked up the Rabobank People Development Award.

With student demand for GFF at an all-time high, the programme is currently on the lookout for more farm trainers. Assisting with this process, is a key 2025 focus for the New Zealand Rabo Client Council and Rabobank teams.

"It's a huge commitment for a 16 to 21-year-old to leave home and move onto a farm for two years, but witnessing the growth in confidence and skills over those two years is incredible."

- Wendy Paul, CEO of Growing Future Farmers

Ag Pathways helping young farmers

Close to 70 farmers from across the country spent a day and a half sharpening their business management and planning skills at one of the two Ag Pathways programmes that took place in 2024.

The eighth edition of the South Island programme, was hosted by Lower South Island Rabo Client Council in Gore during April. Similarly, the Lower North Island Rabo Client Council hosted the second edition of the North Island programme, which took place in Gisborne in June.

An initiative established in 2015, and developed by the Rabo Client Councils, the Ag Pathways programme aims to develop young farmers' capabilities and contacts so they can move forward with their farming aspirations. Attendees at the South Island event heard from presenters covering a bunch of different topics including personality testing, financial skills, succession planning, people leadership and business planning. The North Island event covered similar ground, with the programme split up into key focus areas of; managing people (incorporating personality testing, communication styles and leadership), managing your business (including business planning,



succession planning and options for attaining land ownership), and risk management (including compliance, environmental risk and financial management).

Farmers who attended these events continue to receive ongoing support from the local Rabo Client Council team. The programmes have been well received. The next step for a number of these participants is to attend one of the Rabobank Farm Managers Programmes.

"I found the programme environment very welcoming and there was plenty of useful advice that came from the discussions with other attendees. My participation in Ag Pathways has definitely lit a bit of a fire under me and provided me with the confidence to make some important steps towards the achievement of my goals."

- Kelly-Anne Hopper, participant of 2024 South Island Ag Pathways programme

In the Community at Beef Week

BeefWeek, a premier Australian triennial event, took place between the 5th and the 11th of May in Rockhampton, Queensland.

The event brought together industry leaders, producers, stakeholders, government officials (including the Prime Minister) along with beef enthusiasts from around the country and across the globe for a week of all things beef.

This event continues to grow, with almost 120,000 gate movements through the gates of the Rockhampton Showgrounds over the course of the week. The Rabobank Community team were active during the event, hosting a series of BeefBytes sessions which included a panel discussion with Mary O'Brien of Are You Bugged Mate? and Simone Kain of George the Farmer who canvassed their views on growing healthy communications.

We'd also like to acknowledge the contribution of the Northern Queensland & Northern Territory Rabobank Client Council Deputy Chair, Ardie Lord, who shared his own powerful learnings on succession as part of these Rabobank community sessions during the week.

The profile of the Rabobank Community Fund was raised even higher by a segment on BeefTV. This segment achieved more than 79,000 unique website views across the five days of broadcasting and 40 hours of BeefTV content.



Farm2Future

The third edition of the Farm2Future Programme (previously FoodX), took place in July this year in Canterbury. Run in conjunction with Lincoln University, the all-expenses-paid educational programme, was attended by 24 Year 12 students from 20 different high schools across New Zealand.

The programme included a range of agribusiness operations across the Canterbury region including sheep, beef, dairy and sheep milking operations, Meadow Mushrooms, Foodstuffs, LeaderBrand, and PGG Wrightson's. The programme also featured a panel discussion with several young agribusiness professionals talking about their roles in the sector.

"Many young New Zealanders who live in urban centres don't have strong links to the agricultural sector, and it's essential that more work is done to further develop the urban-rural connection. This programme is one of the things the Upper South Island Rabobank Client Council is doing to further build this connection, and one of the key messages we tried to instil into the students was that you don't need to come from a farming family to have a successful career in agriculture."

- Ed Tapp, member of Upper South Island Rabobank Client Council



Crush Protection Device incentive programme



Rabobank staff member Grace Ellington on a quad bike fitted with a CPD

Alongside several leading food and agri organisations, the Rabob Community Fund provided funding for a new incentive programme which launched in June this year encouraging farmers to install crush protection devices (CPD's) on their quad bikes.

Led by Safer Farms, the initiative provided an initial 100 discount vouchers for farmers for the CPDs which provide space underneath an upturned quad bike by spreading the weight of the bike and either creating space for survival or allowing the bike to roll off the occupant. The vouchers discount the price of a CPD by \$400 allowing farmers to purchase a device at about half of the retail price.

With demand for the vouchers incredibly strong, a further 150 vouchers have now been provided to farmers across the country.

The original idea for the CPD discount vouchers was initiated by Rabobank employees Grace Ellington and Jack Macfarlane in response to damning statistics showing 22 quad bike-related fatalities in New Zealand between 2019 and 2023, with most involving rollovers and steep grades.

Given the success of the incentive programme, discussions are now taking place between Safer Farms and programme partners about a further allocation of discount vouchers next year.