

Managing the Pressures of Farming



Three straightforward checklists that you can use to identify and manage the most difficult pressures on your business, family and yourself

Farm Family Business Handbook

Business Name: _____



The University of Sydney



AUSTRALIAN CENTRE FOR AGRICULTURAL HEALTH AND SAFETY

Lifeline Australia
13 11 14



This mental health support line is run by Lifeline Australia and is open 24 hours a day, 7 days a week and can assist farmers and other rural people. There are also other support lines that can also provide similar services and these are listed on the beyondblue website

<https://www.beyondblue.org.au/get-support/national-help-lines-and-websites>

Many people in rural communities are facing pressures they find difficult to cope with and need to speak to someone about their problems.

If you would like to talk to someone yourself or if you are worried about a family member or friend call one of the above support lines.

Even if you don't need the number now, put it in your phone book and keep them handy for future use.

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How do I use this handbook?

USE checklists

This handbook has three easy lists for you to use and keep for future use. Start by using the checklists to identify the most difficult pressures to deal with on your farm. Plan to do the checklist each 12 months, when you are facing change or when pressures build up.

Farm Business Checklist

- Do the checklist with your business partner
- Choose pressures that are most difficult to deal with
- Some options may not suit now, but may later



Farm Family Checklist

- Do the checklist with family members
- Choose pressures that are most difficult to deal with
- Some options may not suit now, but may later



Personal Checklist

- Do this checklist by yourself
- Choose pressures that are most difficult to deal with
- Some options may not suit now, but may later



READ guides

The checklists will refer you to a series of 10 guides which provide more information about each pressure you have identified. These guides provide you with a way of identifying practical actions you can take to address the pressures and will allow you to regularly review them.

FIND practical actions

Guides will suggest a range of options including things you can do yourself, where to seek professional assistance and courses you can do.

A booklet is provided so you can locate training options that may meet a need identified from using the checklist and guide.

How is this handbook going to help my business, my family and myself?

Farmers have put this manual together with the help of researchers, rural counsellors and health workers as part of the Farm Family Business Project. It is based on information that farmers in north-west NSW have provided about the impact of common pressures they face in their farm family businesses. The manual aims to point to the things we can do as a business, family and by ourselves to manage the pressures in farming. It won't help you deal with all of your pressures and some of the options may not suit your situation – you may also be doing a lot of the things already. However, it is a good guide for you to do a quick "maintenance check" and to start mapping out a plan of how your farm family business is going to manage the stressful pressures in farming now and in the years ahead.



Why is managing pressure in farming important?

All businesses in Australia, from the big 'corporates', to smaller companies are facing increased pressure from changing economic conditions, changing government requirements and effects of such things as globalisation and information technology. Bigger companies have already put in place plans for executives to manage the tensions and stresses in the modern business world, and they see this as a very important part of good business management.

Farmers are under as much, if not more, pressure than corporate businesses in the pressure we face. Pressures come from external sources such as weather/drought, government legislation and reduced finance from economic conditions that impact on commodity prices and interest rates.

Pressures also come from within our farm business, farm family and from individual goals and needs. Issues such as lack of time to get things done, different goals of family members for business direction and difficulty finding, paying and keeping good workers cause pressure on farm family businesses.

We also have special circumstances in that we live where we work which means we take our work 'home' and we are isolated from services and social interaction.

Surely the best way is to just get rid of the pressure?

Yes, we should do what we can to reduce unwanted pressure from within and without! However, we also need to make our business, our family and ourselves individually more resilient so that we can deal the pressures that we can't change immediately. We cannot afford to let those pressures get us down to the point where damage is being done to our productivity, our family life or our enjoyment of life.

Farm Business Checklist



- Instructions**
- 1] ✓ boxes that apply to you in shaded areas.
 - 2] If you have any ✓ go to the questions below that shaded area.
 - 3] If you circle yes, move on to the next question
 - 4] If any of your answers are No, refer to the page indicated.

Financial

- Do we have difficulty paying monthly bills?
- Do we lack money in tough times?
- Do we struggle with long term viability?

- Do we understand our business's financial performance? Yes No > Pg 13
- Have we looked at our business structure? Yes No > Pg 15
- Do we use assisted negotiations with banks/creditors? Yes No > Pg 31
- Do we use available financial help from government? Yes No > Pg 31

Weather/Drought

- Do drought and weather patterns cause pressure on business?

- Do we have weather and drought management plans? Yes No > Pg 15
- Do we review the decisions we make during crisis times? Yes No > Pg 15
- Do we access climate information for planning? Yes No > Pg 15

Governments

- Does legislation restrict the use of resources?
- Does compliance of legislation restrict time available for work?

- Do we understand government requirements? Yes No > Pg 21
- Do we adapt our business to meet changes? Yes No > Pg 15

Time

- Do we lack time to get jobs done?

- Do we set priorities and use time planning in our business? Yes No > Pg 15
- Do we employ contractors/labour to reduce workload? Yes No > Pg 19

Workers

- Do we have trouble getting good workers?
- Are our worker costs high?

- Do we use recruitment agencies and contract labour? Yes No > Pg 19
- Do we have good workforce management practices? Yes No > Pg 19

Family

- Are pressures created from family conflict over business direction and management?

- Are business goals and plans shared by family members? Yes No > Pg 29
- Do we have short and long term succession plans? Yes No > Pg 17
- Do family members have adequate holidays and leave? Yes No > Pg 15

Farm Family Checklist



- Instructions**
- 1] ✓ boxes that apply to you in shaded areas.
 - 2] If you have any ✓ go to the questions below that shaded area.
 - 3] If you circle yes, move on to the next question
 - 4] If any of your answers are No, refer to the page indicated.

Financial

- Do we lack money for family members needs?
- Do we lack money for education costs?

Do we have family needs in business cash flow including regular payments into a separate family account? Yes No > Pg 29

Do we access financial assistance eg family support, government schemes, reduced cost education programs? Yes No > Pg 29

Do we benefit from lower cost options for family needs such as clothing and food? Yes No > Pg 29

Time

- Do we lack time together?
- Does juggling work and family cause pressure?

Do we review our daily work schedules to have increased family time included? Yes No > Pg 29

Do we have set holiday and leave time in the business plan so the needs of all the family are met? Yes No > Pg 29

Impact of Crisis

- Do crisis times, ie drought, increase family workload?

Does our management plan for crisis times include increased labour requirements? Yes No > Pg 15

Governments

- Do requirements increase workload?
- Do requirements frustrate family members?

Do we review family roles and the possibility of sharing of roles to assist in managing this pressure? Yes No > Pg 15

Do we use personal coping strategies to help deal with these feelings of frustration? Yes No > Pg 27

Family Members

- Is there conflict in the family?
- Does succession planning cause problems?

Do family members have regular time with friends away from the farm? Yes No > Pg 29

Do we involve all family members in business plans? Yes No > Pg 15

Do we have good family communication? Yes No > Pg 29

Do we use professional assistance for unresolved family conflict? Yes No > Pg 29

Personal Checklist



- Instructions**
- 1] ✓ boxes that apply to you in shaded areas.
 - 2] If you have any ✓ go to the questions below that shaded area.
 - 3] If you circle yes, move on to the next question
 - 4] If any of your answers are No, refer to the page indicated.

Lack of Time

Do I lack time for myself?

Do I include time for myself and meeting my personal needs in the farm business planning?

Yes No > Pg 15

Mental Health and Well-being

Do I feel:

down worthless tired and irritable hopeless angry

Do I find it hard to:

sleep eat regularly concentrate
 enjoy things I usually like control my moods?

Do I feel these symptoms go on for too long, are too severe or interfere with my day to day functioning?

Do I feel life is not worth living?

It is strongly recommended that you seek professional assistance for these symptoms from your local GP or Community Health Centre as soon as possible.

Do I have a balanced diet and get regular exercise?

Yes No > Pg 27

Do I talk to someone about the way I am feeling?

Yes No > Pg 27

Do I try to relax when I feel this way?

Yes No > Pg 27

Can I think positively and not worry about things I cannot change?

Yes No > Pg 27

Physical Health

Do I feel tired and lack energy?

Do I find it difficult to get through work?

Do I have regular medical checks with my GP?

Yes No > Pg 27

Do I maintain my physical fitness?

Yes No > Pg 27

Do I have adequate rest and relaxation time?

Yes No > Pg 27

Do we review our business plan to match my personal skills?

Yes No > Pg 15

Pace of New Skills

Do I have difficulty with using computers and/or marketing?

Do I know how to use computers for the business?

Yes No > Pg 23

Do I know how to market the business commodities?

Yes No > Pg 25

Checklist Guides

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Financial Performance and Financial Position



What is farm financial performance and farm financial position?

Financial Performance of the farm is an indicator of how well the farm business has been operating in terms of whether cash generated from the farm is adequate to meet farm input costs, including servicing debt and meeting goals.

The Financial Position of the farm is the balance between assets owned by the farm business and liabilities to be met.

Why is it important to have accurate and timely reports of financial performance and financial position?

If the farm business regularly reviews these reports of the true position of the business then planning for the future is made on a solid information base, and management, particularly in crisis situations. If we don't know the true financial position it can be far more worrying than facing the facts and making business decisions based on these facts. (Of course, it may well be that if the business is failing, the loss will be greater if the position is not known early)

Understanding financial performance is important for farm business partnerships to know where the farm business is now and where it is going in the future, and communicate these plans.

What does understanding financial performance involve?

All farms should have:

- Annual cash flow budgets, and projections for the medium term
- A statement of assets and liabilities
- Annual review looking at past years' performance

Where could I get help with improving our financial management systems?

- Rural Financial Counsellors are there to provide this help - see guide 10 - page 31
- Your accountant can help, or refer to specialist help

Where can I get help to upgrade our skills in financial records?

A range of skill based training courses are available to develop skills in business financial management. If you are interested in training courses in understanding financial performance please refer to the training directory under the following topics of interest.

- Financial performance analysis
- Cash flow budgeting
- Book keeping

Business Planning



What is Farm Business Planning?

Business planning is the planning of business activities to achieve short, medium and long-term goals, and the allocation of resources (time and money and equipment) to enable those activities to be carried out.

Why is business planning important?

Business planning is important for farm businesses to improve productivity and to plan for business and family needs to be met. There is more stress on the manager and the family without a sound business plan.

What does a good business plan include?

- Involvement of all family partners in the business planning
- Setting clear business goals
- Planning, costing and timing the inputs for planned farming activities
- Assigning people to undertake planned activities
- Regular review of family roles in business to match peoples goals and skills
- Risk management plans for changing circumstances eg drought, crop failure etc
- Regular review of plans during crisis times
- Leave arrangements including holidays for family members
- Family needs to be met in terms of finance and time in short term business plan
- Personal time allocated in short term business plan

Where do I get help with business planning?

- Your accountant can help or refer you to specialist help.
- Rural Financial Counselling service- see guide 10 - page 31

Where can we access training to improve our business planning skills?

A range of skill based training for the following is available in the area of business planning. If you are interested in training courses in business planning please refer to the training directory under the following topics of interest.

- Business planning
- Benchmarking
- Time management

Succession Planning



What is Succession Planning?

Succession planning results in a clear plan for how management and ownership of the business will be handed on in the future. The plan may include the sale of the property or handing onto family members.

Why is succession planning important?

Succession planning is important for the farm business and to farm family members. It clearly signals to all people in the business what their expectations may be and allows each family member to make their own personal plans for the short -, medium- and longer-term future. Family members may be reluctant to raise the issue in the family business setting, but a clear plan for succession can help reduce stress and anxiety of not knowing.

What does succession planning include?

- Involvement of all family members
- Good information regarding the financial and business position of the enterprise and its potential.
- Understanding of future needs
- Exploration of all options available for succession (including legal and taxation aspects)
- Open communication between all affected people

Where do I get help with developing a succession plan?

- Your solicitor may help or may refer you to a professional advisor
- Your accountant may help or may refer you to a professional advisor
- Rural Financial Counselling Services can advise - see guide 10 - page 31

Where can we access training to develop our skills in succession planning?

A range of skill based training is available in succession planning. If you are interested in training courses in succession planning please refer to the training directory under strategic planning.



Farm Workforce Management

What is workforce management?

Workforce management is the management of workers in the business including family members. It includes recruitment, skills assessment, skill and career development, management of day-to-day activities, processes for communication and consultation and review of work.

Why is workforce management important?

Being able to manage a business' human resources is a fundamental skill required for the profitable operation of any business. Workforce management is important for farm businesses as it helps the business run smoothly and with less stress. Workers who are employed in a well managed workplace are less likely to want to leave, and the investment in their skills development will pay off.

What does workforce management involve?

Workforce management includes:

- Employment issues including finding and keeping workers, employment conditions and costs
- Having clear duty statements for workers
- Leadership and team work
- Communication and negotiation

Where can I get help with workforce management?

Help with the basic of awards and conditions may be found:

- State Farmer Organisations
- Employment agencies- see phone book
- Contractor labour- see phone book

Where can I access training to improve my skills in workforce management?

Farmers who are self employed are not necessarily skilled to manage workers who may include their own family members and employees. Training can be very helpful in setting up simple systems that suit your farm workplace and will make working relationships more straightforward and productive.

A range of skill based training is available in workforce management. If you are interested in training courses in workforce management please refer to the training directory under the topic you are interested in.

- Communication and negotiation
- Workforce / Human Resource Management
- Leadership
- Management

Government Legislation



What is government legislation relating to farming businesses?

Government legislation sets out the legal requirements that farm businesses need to meet in a range of areas.

Why is understanding government requirements important?

Failure to comply with relevant legislation can result in fines, prosecutions and in some instances imprisonment. Knowledge of the relevant government requirements is important for farm family businesses to ensure that the business is complying. While there are important costs in compliance in terms of time, lack of knowledge of the requirements only adds to the stress.

What does government legislation include?

There are many legislative requirements that farm businesses must meet. This list is not comprehensive.

- Taxation
- Industrial awards and conditions
- Environmental Legislation including native vegetation, water, and threatened species
- Pesticides Act
- Occupational Health and Safety
- Pest control

Where do I get help with understating government requirements?

A more comprehensive list can be provided by:

- State Farmer Organisations
- Government Agencies- see phone book

Where can I access training in government requirements?

A range of skill based training is available in understanding government requirements including the environment and conservation, pesticide use and occupational health and safety. If you are interested in training courses in government legislation please refer to the attached booklet under government legislation.

Working with Computers



What are the necessary computer skills?

At least one person in the farm business needs to have computer skills and have the ability to comfortably use computers as part of the farm business management.

Why are computer skills important?

Although it may seem to be time consuming to develop the necessary skills and degree of confidence and comfort to use computers for the things we have done manually previously, computers do make some of the record keeping quicker and it is clear that information regarding markets, weather, input costs and communication with suppliers and finance people will be by the information technology pathways from now on.

It will be less stressful to bite the bullet and start using the computer now, rather than put it off and struggle to keep up with the demands by others for such access.

What do computer skills include?

Basic computer skills for all small business include:

- Use of computer software programs
- Email
- Internet

Where do I get help to set up my basic computer system?

- Local computer sales outlets- see phone book

Where can I access training in computer skills?

A range of skill based training is available in computer usage. If you are interested in training courses in computer skills please refer to the attached booklet under Information Technology.

Once you've been to a course, the important thing is to start using the computer. Its using the thing that will get you confident and comfortable!

If you have a school aged relative, or a neighbour who is confident, have that person help you. Computers are here to stay!

Marketing



What is marketing?

Marketing is the sale of commodities produced, and aims to get the highest price competitive to other options.

Why is marketing important?

Marketing is important for farm businesses to ensure that the business gets the maximum return for produce. If you are confident that you can achieve the best price and return for your product, and that your marketing systems are good, that will relieve you of one pressure.

What does marketing include?

Good marketing includes:

- Understanding market opportunities
- Communication with commodity buyers
- Knowledge of produce characteristics and how to meet them

Where do I get help with marketing?

You can get further help from:

- Commodity buyers- see phone book
- State Farmer Organisations

Where can we get help to develop our marketing skills?

A range of skill based training is available in marketing commodities. If you are interested in training courses in marketing please refer to the attached booklet under Marketing.



Managing Stress

What is stress?

Stress is a normal part of life and can be both positive and negative. 'Stress' is what goes on inside us when we react to frustration, conflict and pressure. We each respond differently to stress, depending on our perceptions. Stress generally affects everyone in five basic ways.

1. physiologically (ie headaches and frequent illness, backache)
2. emotionally (ie anger, anxiety)
3. behaviourally (ie irritability, drinking too much alcohol)
4. cognitively (ie inability to make decisions, memory loss)
5. self concept (ie "I am a failure")

Why is stress management important to farm family businesses?

People can feel overwhelmed with concerns over pressures on farms. Situations that require adjustment are often stressful. Management of stress is important for farm family businesses in terms of its impact on farm business productivity and decision making, farm family interactions and on family members physical and mental well-being.

What does stress management include?

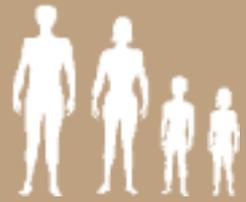
Successful management of stress comes from practice and looking at how you perceive the events causing the stress. Here are some suggestions for coping with stress.

- Admit that stress is having an affect on you. No-one is stress free
- Make a commitment to take care of yourself and accept responsibility for your overall health and well-being including adequate rest and relaxation.
- Ask yourself if you have control over what is happening or not. Often we worry about things over which we have no control. Know the difference between what you can and cannot change (ie the weather)
- Talk out your troubles. Find someone to talk to about your worries or frustrations such as your spouse, friends, clergy or counsellors. Even talking 'over the fence' to your neighbours will help share the problem and relieve the pressure.
- Work out your tensions. Exercise is good to handle pressure.
- Take care of your body. Get adequate rest, nutrition and exercise.
- Pay attention to physical and emotional signs of stress including fatigue, carelessness, apathy and vague aches and pains. Have a medical check up, as physical condition affects a persons outlook on life.
- Socialise. Spending time with others who understand what you are going through can be very helpful. It helps to know that others feel the same way you do. Have neighbours over for coffee or an evening of cards. It is important to be with people.
- Solve problems. Rather than worrying about what did or might happen, concentrate on finding solutions. More problems go unresolved by no decision than the wrong decision.
- Don't forget why you chose this way of life.

You need to get help when stress goes on for too long, is too severe or interferes with your day to day functioning.

Sometimes the stress becomes unbearable. If this does happen, don't hesitate to seek professional assistance for yourself or a member of your family from your local G.P or Community Health Centre. If you would like to talk to someone yourself or if you are worried about a family member or friend a 24 hour, 7 day a week rural support line has been established for your use. The number to call is 1800 201 123 (within NSW).

Farm Family Matters



What are farm family matters?

Farm family matters are the issues for families living and working on farms.

Why is it important to consider family matters on farms?

The farming family is unique in that work and home life is in the same location. Many farm families are also isolated from services which present special circumstances in which they have to function such as education and social interaction.

What does farm family matters include?

Families living on farms should try to have:

- Family needs included in business cash flow including regular payments into a separate family account.
- Access to financial assistance eg family support, government schemes, reduced cost education program
- Benefit from lower cost options for family needs such as clothing and food.
- Family time included in work schedules.
- Set holiday and leave time in the business plan so the needs of all the family are met.
- Review of management plan of crisis times to include increased labour requirements so that family members aren't over burdened during these times.
- Review of family roles and the possibility of sharing of roles
- Family members have regular time with friends away from the farm.
- Involvement of all family members in business plans.
- Good family communication and conflict resolution.

Where could I get help with farm family matters?

- Rural Financial Counsellors can help with farm family meetings - see guide 10 - page 31
- Family support services - see phone book
- Centrelink can help with payments and other family matters - see phone book

Rural Financial Counselling Services



What are Rural Financial Counselling Services?

Rural financial counselling is a free service for farmers to assist them with financial aspects of the farm business.

Why are rural financial counselling services important for farm family businesses?

Financial counsellors can help primary producers, small rural businesses and individuals in rural areas with the following issues:

- Assessment of current financial position and cash flow budgeting
- Reviews of contracts and loan applications with lending institutions
- Communication with lenders and facilitation of meetings with financial institutions
- Information on government assistance schemes
- Information on, and referral to, Centrelink and other professional counselling services
- Assistance with family decision making in relation to your rural enterprise, including succession planning

What does rural financial counselling include?

The rural financial counselling service is free and independent of financial institutions, welfare agencies or government.

It's convenient-

A financial counsellor is able to meet you where you live or on your property.

The service does not stop with one meeting- financial counsellors provide ongoing services that can adjust to changing circumstances.

It's confidential-

Information given to the financial counsellor is treated in the strictest confidence. The financial counsellor is able to help the family identify and assess the available options.

You make the decisions-

It is ultimately up to the family to choose which option is right for them. With that option as the basis for action, the counsellor will be able to help with information and guidance.

Where can I find a rural financial counselling service?

See the following page for National and State Rural Financial Counsellor services that will lead you to a counsellor in your area..

Rural Financial Counsellor List

STATE	NAME	ADDRESS	PH / FAX	EMAIL / WEB
National	Office of Rural Financial Counselling	GPO Box 858, Canberra, ACT, 2601	T: 1800 686 175	Web: www.rfcs.gov.au
New South Wales	Financial Counsellors Association of NSW	PO Box K 999, Haymarket NSW 1240		Web: www.daff.gov.au/agriculture-food/aaa/rfcs/counsellors/nsw
Queensland	RFCS Queensland - Central Southern Region	33 Duck Street, Longreach QLD 4730	T: 07 4658 3301 F: 07 4658 3433	Web: www.rfcsqcsr.com.au
Queensland	RFCS Queensland - South Western Region	42B Wyndham Street, Roma QLD, 4455	T: 07 4622 5500 F: 07 4622 3699	Em: executiveoff@rfcsqsw.org.au Web: www.rfcsqsw.org.au
South Australia	RFCS South Australia	555 The Parade, Magill, SA, 5072	T: 1800 836 211	Web: www.rfcssa.org.au
Tasmania	Rural Financial Counselling Tasmania	PO Box 322, Launceston, TAS, 7250	T: 03 6334 2768 F: 03 6334 0979	Em: launceston@rfcstasmania.com.au Web: www.rfcstasmania.com.au
Tasmania	Rural Financial Counselling Tasmania	PO Box 627, Glenorchy, TAS, 7010	T: 03 6272 5992 F: 03 6272 3195	Em: hobart@rfcstasmania.com.au Web: www.rfcstasmania.com.au
Victoria	RFCS Victoria - Gippsland	12 Peart Street, Leongatha, VIC, 3953	T: 03 5662 9928 F: 03 5662 9999	Em: eorfcsvg@bigpond.com Web: www.daff.gov.au/agriculture-food/aaa/rfcs/counsellors/vic
Victoria	RFCS Victoria - Goulburn Murray Hume	PO Box 1619, Wodonga, VIC, 3689		Web: www.daff.gov.au/agriculture-food/aaa/rfcs/counsellors/vic
Victoria	RFCS Victoria - Mallee	28 Britt Street, Ouyen, VIC, 3490	T: 03 5092 1111 F: 03 5092 1177	Web: www.daff.gov.au/agriculture-food/aaa/rfcs/counsellors/vic
Victoria	RFCS Victoria - North Central	58a Mundy Street, Bendigo, VIC, 3550	T: 03 5442 2424 F: 03 5442 4224	Web: www.daff.gov.au/agriculture-food/aaa/rfcs/counsellors/vic
Western Australia	RFCS Western Australia	Suite 5, 1st floor, 633 Old Coast Rd, Falcon, WA, 6210	T: 1800 612 004	Web: http://www.rfcswa.org.au



Feedback

If you have used this handbook we would be very interested in your feedback to help improve it for other users. Please complete the questions below and return it to us by:

fax (02) 6752 6639,

post PO Box 256, Moree NSW 2400

email aghealth@health.usyd.edu.au

1. How helpful was the tool overall in managing pressures on your

Business: Very Helpful Helpful Not very helpful Useless

Family: Very Helpful Helpful Not very helpful Useless

Personal: Very Helpful Helpful Not very helpful Useless

2. What did you find most helpful?

3. What did you find least helpful?

4. What are the biggest pressures you are managing on your farm?

5. Did you identify the need for any changes? Yes No

6. If yes, what were the main changes you have made/will make?

7. Your gender: Male Female

8. Type of farm/rural property (main commodity):

9. Postcode:

10. If you would like to receive information on managing pressure on farms produced from time to time please include your name and address below:

Name:

Postal Address:

Phone:

Fax:

Email:

Directory of Training Available for Farm Family Businesses



Foreword

The aim of this directory is not to provide you with a definitive list of all training providers in Australia, but rather to provide a point from where you can start your search for the right training for you. The list contains some training providers that are government funded and others that are private providers, as well as web based directories that will lead you to training organisations at a more regional level. A lot of the training is available either online or via distance education so even though a provider is not in your state you may still be able to access training through them.

Keep in mind that it is certainly worthwhile starting your search at a local level by looking in your phone book, asking service providers such as accountants, and talking to your farmer organisation or peak industry body to find what is available in your area or for your specific commodity. Your bank website will contain some useful tools that you might find useful such as cash flow templates.

The qualifications that you will receive as a result of your training will vary depending on the type of course that you decide to undertake. The providers in this directory deliver training across all qualification levels from non accredited short courses to formally accredited courses at the certificate and diploma level. It will be up to you to decide how much training you require and to what level you would like to achieve. Below is a table that explains the qualifications that you will see for accredited courses from providers such as TAFE.

Qualification	Description	Duration
Certificate I	Develop basic skills and conduct routine tasks.	Commonly 6 months
Certificate II	Develop operational knowledge and skills to solve a range of predictable problems.	Commonly 6 months
Certificate III	Develop extra theoretical knowledge and skills to solve a range of problems. Use discretion and judgment.	Commonly 6 months
Certificate IV	Develop broad knowledge base. Able to analyse and evaluate information and apply knowledge and skills in a wide range of contexts.	Commonly 12 months
Diploma	Develop a broad theoretical knowledge and/or technical or creative skills of substantial depth. Able to apply analysis, judgment and planning in a broad range of technical and/or management situations.	Commonly 6 to 12 months after Certificate IV
Advanced Diploma	Able to apply fundamental principles and complex techniques in a wide range of contexts.	Commonly 6 to 12 months after Diploma

For Updates on this Guide see www.aghealth.org.au/pressures

Directory of Training Topics Offered

State	Organisation	Benchmarking	Book Keeping	Business Planning	Cash Flow Budgeting	Communication & Negotiation	Government Performance Analysis	Information Technology	Leadership	Management	Marketing	Strategic Planning & Risk Management	Teamwork	Time Management	Workforce / Human Resource Management
Aust	1. ACS Distance Education		X	X	X		X	X	X	X	X				X
Aust	2. Book Keeping Institute of Australia	X													
Aust	3. CENGAGE Education		X	X	X	X	X	X	X	X	X	X	X	X	X
Aust	4. courses.com.au		X	X	X	X	X	X	X	X	X	X	X	X	X
Aust	5. Kondinin Group Training				X		X	X							
Aust	6. National Centre for Dairy Education			X		X	X	X			X				X
Aust	7. Resource Consulting Services (RCS)	X		X	X	X		X			X				
Aust	8. training.com.au		X	X	X										X
Aust	9. yourtrainingneeds.com			X	X	X		X	X	X	X		X	X	X
ACT	10. TAFE ACT		X	X	X	X	X	X	X	X	X		X	X	X
NSW	11. NSW Department of Primary Industries				X		X			X	X				
NSW	12. NSW Farmers	X		X		X									
NSW	13. TAFE New South Wales		X	X	X	X	X	X	X	X	X	X	X	X	X
NSW	14. UNE Partnerships							X	X						
NT	15. BizNorth Pty Ltd				X							X			X
NT	16. Charles Darwin University (includes TAFE)		X	X	X	X	X	X	X	X	X	X	X	X	X
QLD	17. Directory of Adult and Community Learning Queensland		X	X		X	X	X	X	X	X	X	X		

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QLD	18. Learning Network Queensland	X						X								
QLD	19. TAFE Queensland	X	X		X		X	X	X	X	X	X		X	X	X
SA	20. TAFE South Australia	X	X		X		X	X	X	X	X	X		X	X	X
SA	21. WEA South Australia	X	X		X			X			X			X		
TAS	22. Adult Education - Tasmania	X	X	X				X			X			X		
TAS	23. TAFE Tasmania	X	X		X			X	X	X	X	X		X	X	X
VIC	24. Short Courses Victoria	X	X	X	X			X	X	X	X	X		X	X	X
VIC	25. TAFE Victoria	X	X		X			X	X	X	X	X		X	X	X
WA	26. Canning College	X			X			X								
WA	27. TAFE Western Australia	X	X		X			X	X	X	X	X		X	X	X
WA	28. Tuart College	X			X			X								
WA	29. University of Western Australia Extension		X		X			X	X	X	X	X				

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No	Organisation	Postal Address	Telephone / Fax	Email / Website
1.	ACS Distance Education	Nerang MDC, QLD, 4211	T: 07 5562 1088 F: 07 5562 1099	admin@acs.edu.au
2.	Book Keeping Institute of Australia	Mt. Gravatt, QLD, 4122	T: 1300 729 844 F: (07) 5548 6979	Em: sales@biau.com.au Web: http://www.biau.com.au/about_contactus.asp
3.	Cengage Education	Artarmon, NSW, 2064	T: 1300 853 033 F: 1300 853 014	Web: http://www.cengage.edu.au/courses
4.	courses.com.au			http://www.courses.com.au/
5.	Kondinin Group Training		T: 1800 200 798 F: 1800 657 509	Web: http://www.kondinin.com.au/Training/index.html
6.	National Centre for Dairy Education		T: 1300 0 62332	Web: http://www.ncdea.edu.au/courses/search_results.cfm?criteria=dairyeducation
7.	Resource Consulting Services (RCS)	Sandgate, QLD, 4017	T: 1800 1900 11 F: 07 3869 3066	Em: brisbane@rcs.au.com Web: http://www.rcs.au.com/index.html
8.	training.com.au			Web: http://training.com.au/portal/site/public/menuitem.121a71d6a5150288a392e51017a62dbc/
9.	yourtrainingneeds.com			Em: enquiries@yourtrainingneeds.com Web: http://www.yourtrainingneeds.com
10.	TAFE ACT	Canberra, ACT, 2601	T: (02) 6207 3100	Em: infoline@cit.act.edu.au Web: http://www.cit.act.edu.au/ Online courses: http://www.cit.act.edu.au/current/library/flexible_learning/
11.	NSW Department of Primary Industries			Web: http://www.dpi.nsw.gov.au/education
12.	NSW Farmers		T: 02 6884 8822 F: 02 6884 8869	Em: training@nswfarmers.org.au Web: http://www.nswfarmers.org.au/benefits_services/education_and_training#
13.	TAFE New South Wales		T: 131 601	Web: http://www.tafensw.edu.au/ Online courses: http://www.oten.edu.au
14.	UNE Partnerships	Armidale, NSW, 2350	1800 066 128 02) 6772 5230	info@unepartnerships.edu.au http://www.unepartnerships.com/
15.	BizNorth Pty Ltd	Casuarina, NT, 0811	T: 08 8985 6801 F: 08 8985 6809	Web: http://www.biznorth.com.au/public/index.php

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16.	Charles Darwin University			Web: http://eagle.ntu.edu.au/NTU/APPS/course.nsf/PV-Main2
17.	Directory of Adult and Community Learning Queensland			Web: http://www.ilcq.org/ald/
18.	Learning Network Queensland	South Brisbane, QLD, 4101	T: 1800 177189 F: 07 3224 4608	Em: services@LNQ.net.au Web: http://www.lnq.net.au
19.	TAFE Queensland		T: 1300 30 8233	Web: http://www.tafe.qld.gov.au/courses/index.html Online courses: http://www.openlearning.tafe.qld.gov.au/
20.	TAFE South Australia		T: 1800 882 661	Em: tafeinfo@saugov.sa.gov.au Web: http://www.tafe.sa.edu.au/
21.	WEA South Australia	Adelaide, SA, 5000	T: 8223 1272 F: 8232 3690	Em: enrolments@wea-sa.com Web: http://www.wea-sa.com.au/
22.	Adult Education - Tasmania			Web: http://www.adulteducation.tas.gov.au/
23.	TAFE Tasmania		T: 1300 655 307	Em: www@tafe.tas.edu.au Web: http://www.tafe.tas.edu.au/ Online courses: http://www.tafe.tas.edu.au/courses/online/course_list.htm
24.	Short Courses Victoria			Web: http://www.shortcourses.vic.gov.au/
25.	TAFE Victoria		T: 1800 809 834	Em: tafe.courseline@diird.vic.gov.au Web: http://www.tafe.vic.gov.au/TAFECourses/ Online courses: http://www.tafevc.com.au
26.	Canning College	Bentley, WA, 6102	T: 08 9458 9644 F: 08 9451 5143	Web: http://www.canningcollege.wa.edu.au/
27.	TAFE Western Australia		T: 1800 999 167	Em: career.developmentcentre@det.wa.edu.au Web: http://www.tafe.wa.edu.au/Pages/Default.aspx
28.	Tuart College	Tuart Hill, WA, 6060	T: 08 9242 6222 F: 08 9444 8538	Em: tuart@tuartcollege.wa.edu.au Web: http://www.tuartcollege.wa.edu.au/
29.	University of Western Australia Extension		T: 08 9380 2433 F: 08 9380 1066	Web: www.extension.uwa.edu.au

Managing the Pressures of Farming online



That's right — this entire resource
is also available online at:

www.aghealth.org.au/pressures



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