

APPENDIX 1

TERMS OF REFERENCE FOR THE REVIEW

This Review of the Rural Financial Counselling Service Program will examine the performance of rural financial counselling services across Australia with a view to determining the efficiency, timeliness and suitability of current administration and community management structure and delivery mechanisms. It should provide advice on the following five matters:

- the nature, distribution and magnitude of need for rural financial counselling services
- how well the current service has met this need
- anticipated need over the next three years
- approaches to support improved governance of Services, and
- suggestions for future guidelines and proposed application process meeting the assessed nature and level of need for provision of service.

The Review of these objectives may take account of:

- service delivery mechanisms
- service distribution and links
- community equity issues including ability to support matched contributions and receive service
- funding allocation criteria and Program guidelines
- service structures
- availability of alternative service providers
- the need for short-term versus long term service provision
- success of the Program in improving self reliance
- options for provision of regionally-based or issue-related service delivery, and
- identification of need and regions requiring priority support.

The Review may consider also the services required by clients including:

- the level and type of service provided
- availability of 'financial counselling' providers
- benchmarking of cost and delivery of services over a variety of demographic and geographic scenarios
- mechanisms for assessing clients' ability to pay
- structures for program delivery.

Timelines

This Review would need to commence by mid August and be completed, with a written report for consideration by the Parliamentary Secretary to the Department of Agriculture, Fisheries and Forestry, by 25 October 2004. The results of the Review will be used in development of guidelines and application processes for the 2005–08 funding process.

Supporting structures

Supporting data and secretariat functions will be provided, as far as is possible, by the Department of Agriculture, Fisheries and Forestry through its NRAC Secretariat and the Rural Financial Counselling Service Program.

APPENDIX 2

INFORMATION PAPER

2004 Federal Budget and Review

The Rural Financial Counselling Services Program is funded under the Agriculture Advancing Australia (AAA) package. In the May 2004 Federal Budget, the Australian Government announced a continuation of the AAA package until 30 June 2008 including a further \$23.3 million, or \$5.8 million per annum for the Rural Financial Counselling Service Program.

At the same time it was announced that there would be a Review 'of the performance of Rural Financial Counselling Services across Australia with a view to determining the efficiency, timeliness and suitability of current administrative and community management structures and delivery mechanisms.' The Review would commence in September 2004 and would report to the Minister and Parliamentary Secretary for Agriculture, Fisheries and Forestry.

The Rural Financial Counselling Service 1986–2004

The Rural Financial Counselling Service Program provides grants to non-profit community groups that offer rural financial counselling and information services to primary producers, fishing enterprises and small rural businesses experiencing financial hardship and who cannot afford other sources of financial information.

The primary objectives of the program are:

- to provide free rural financial counselling services to assist primary producers, small rural businesses and fishing enterprises in rural areas, who are experiencing financial hardship and have no alternative sources of help with decision-making
- to identify enterprise and industry issues where change and adjustment are required, and
- to contribute to the goal of a more competitive, sustainable and profitable rural Australia.

The first rural financial counselling services were established in 1986 in response to an identified gap in services offered to rural communities, particularly farming families. In 2004 there are 63 long term community-based (Part A) services employing 84 full-time equivalent rural financial counsellors in all states plus 5 industry-based (Part B) services. A map of service distribution is available on the RFCS Review website at <www.daff.gov.au/financialcounselling/RFCSreview>.

The recent drought has increased demand for rural financial counsellors to assist primary producers – both to cope with financial difficulty and to assist with information and applications for Exceptional Circumstances (EC) and other relevant support programs. The program had a reported 35% increase in clients assisted in 2002–03 and it would appear that a similar number will be assisted in 2003–04. However, client demand often fluctuates and can vary according to farming seasons.

Collaboration between services has assisted in some cases. For example, a regional approach between a number of services was implemented in Victoria recently during a drought relief crisis and on another occasion a South Australian rural financial counsellor worked in a Queensland service for one month.

The majority of the community-based services have operated from the same location for up to 18 years. There are also five short-term industry adjustment counselling services focussing on specific industries. These short-term services are normally managed by industry organisations in partnership with the Australian Government as part of an industry strategy to address adjustment issues.

The model for service delivery has changed over time. Is the RFCS currently now operating as efficiently and effectively as possible? What is the likely future demand for services?

Role of the management committees

The role of volunteer management committees (one committee per service) is to manage the delivery of an effective RFCS to the target client group in the community. This includes providing strategic direction for the delivery of the service and management of the rural financial counsellor and other administrative staff.

The 2000 Evaluation of the Rural Communities Program supported community ownership and management of rural financial counselling services, for three reasons:

- local management of the service increases the community's sense of ownership and may result in greater use of the service
- local management committees are well attuned to local needs and issues, and
- local and state funding contributions increase the resources available to provide the service.

These findings were strongly endorsed by communities and by the Minister for Agriculture, Fisheries and Forestry in consultations in 2000–01.

However, over several years there has been increasing emphasis on governance across all organisations in society. Management committees have expressed concern that they are carrying increased levels of responsibility, accountability and liability as well as the resultant time and effort needed to fulfil governance requirements.

Do stakeholders still support the principle of local management of the grant services? What are its positive and negative features?

Funding levels and other forms of support

Funding of \$5.8 million has been provided by the Australian Government each year from 2004–05 to 2007–08 for rural financial counselling services. Communities are required to provide matching funding to match Australian Government funding 50:50, and may attract this funding (and in kind support) from local government, local enterprises and from the State government.

State governments in some states have provided additional funds in 2002–03 and 2003–04 to assist with the pressure of drought. This has taken a number of forms, including both direct funding to services and the provision of a pool of resources to support services of more lasting benefit to services. Some states have also assisted with training and equipment.

In 2004–05 the distribution of services and Australian Government funding for individual services has generally been maintained at the same level as for the previous two years, pending the outcome of the Review. Many services are experiencing difficulties in 2004–05 due to rising costs of petrol, insurance and accommodation.

What avenues are there to improve the financial position and operation of services?

Review of the Rural Financial Counselling Service Program

The Review will address five overarching questions:

1. The nature, distribution and magnitude of need for rural financial counselling services.
2. How well the current service has met this need
3. Anticipate need over the next three years
4. Approaches to support improved governance of services
5. Suggestions for future guidelines and proposed application process meeting the assessed nature and level of need for provision of services.

Determining the need for rural financial counselling services – current and future

Issues to consider include:

- How is need identified?
- What criteria and guidelines should be used for funding allocation?
- What is the level and type of service currently provided?
- How responsive is the program to emerging need in industries and regions? How do services respond to fluctuating workloads?
- What influences changing need? What is the anticipated distribution of need over the next three years?
- What is the ideal balance between short term and long term service provision?
- How should the boundaries of service provision be determined?
- Should service delivery be regionally based or issues based?
- How available are 'financial counselling' and other relevant service providers in regional Australia? Are services making good use of other available services in their region? To what extent do they overlap or compete with these services?
- Are services appropriately targeted? How are clients assessed for ability to pay?
- Are other Australian Government grant programs being fully utilised?

Approaches to improved governance

Issues to consider include:

- management structures
- management committee time for RFCS versus normal work pressures
- the composition and skills of management committees
- what is the capacity of management committees to respond to the increasing regulatory and complex environment needed to deliver services? How can this be improved?
- the skills of service employees, particularly counsellors
- How are counsellors recruited? Should there be minimum qualifications (or recognised transferable skills)?
- How are the training and development needs of counsellors being met?
- support by government at all levels
- monitoring and reporting mechanisms

Future guidelines and proposed application processes

Issues to consider include:

- How successful has the service been in supporting adjustment and/or self-reliance by clients?
- What sort of bodies should be able to apply for funding?
- Are there community equity issues including ability to support matched contributions and receive service?
- How should the cost of delivery of services be benchmarked over a variety of demographic and geographic scenarios? How should priority need be determined?
- What are the right structures for program delivery?
- What should the program's guidelines and application process be?
- Are there primary producers that may be still missing the benefit of RFCS help?

Information to inform the Review

A RFCS Review website has been established at: <www.affa.gov.au/financialcounselling/>.

Material available on this website includes:

- The current grant agreement between the Australian Government Department of Agriculture, Fisheries and Forestry and individual services.

- A Bureau of Rural Sciences (BRS) map showing location and coverage provided by current services.
- Links to the BRS interactive Social Atlas showing demographic trends and socio-economic need in regional Australia.
- Results of the 2000 Review of the Rural Communities Program (which then included the Rural Financial Counselling Service Program).

Are there other materials that would help to inform the Review? Stakeholders are encouraged to contact the Review team in the Department of Agriculture, Fisheries and Forestry with suggestions. Contact can be made by email to <RFCSReview@daff.gov.au> or phone the Review Secretariat on 1800 686 175.

Visitors to the RFCS Review website are encouraged to subscribe to the site. Subscribers will be notified by email whenever new material is added or information is updated.

Issues emerging from previous program evaluations, consultations and audits

The 2000 Evaluation of the Rural Communities Program

The 2000 Evaluation of the Rural Communities Program (available on the RFCS Review website) raised the following issues:

- the need for a greater focus on 'agricultural and social adjustment' rather than attempting to meet development or welfare objectives
- the need for greater responsiveness to changing circumstances and need for government assistance
- the need for a goal statement and objectives referring to sustainability (social economic and ecological) and that sustainability issues be given higher priority
- improved coordination and integration with other programs
- improved monitoring and evaluation that takes equity aspects of program funding into account
- development of a communication strategy
- guidelines should include advice about size and composition of service management committees, rotation of office bearers, role of service staff in relation to management committees, and meeting frequency and procedures.

- funds should be set aside within a service's budget for a training and development strategy for service staff and management committee members
- percentages for community cash and in-kind contributions should be assessed on a service-by-service basis taking into account the community's capacity to pay.
- adequate lead time should be given for changes to the program.

2003-04 Review of the Agriculture – Advancing Australia Package

Stakeholder consultations for the 2002-03 review of the *Agriculture – Advancing Australia* Package also suggested some issues that should be examined in relation to the RFCS:

- improved ability to allocate resources to emerging areas of need
- the need for greater consistency in governance and in the skill levels of counsellors and management committees;
- greater accountability and certainty that services were operating within program guidelines and that resources were being used appropriately and accountably
- the need for improved adjustment outcomes for farm families in long term financial difficulty
- the need to improve targeting of service clients, both to use service resources more efficiently and to avoid competition with private sector providers of similar services.

2003 Acumen Alliance audit of services

In 2003 Acumen Alliance conducted an in-depth audit of 24 rural financial counselling services. The audit was conducted to assess the level of compliance with the current funding agreement and gain an understanding of the levels of risk management and corporate governance being exercised by services. ACUMEN also conducted analyses of self-audits that were circulated to all remaining services.

Individual audit reports have been made available to the 24 audited services. Rural financial counselling services nationally have been provided with edited text of the audit reports to prevent identification of individuals and reflect the outcome of additional investigation/explanation. Services were also provided with executive summary as the basis for discussion of the critical issues that need to be addressed in the future operation of the service.

The Acumen audit found that overall, there is a need for improvement in the management of services within the RFCS program. The RFCS Review will provide a further opportunity for reflection and for ideas on the implementation of the audit's key recommendations.

Responding to the audits and reviews

In response to issues arising in the 2003 audits, RFCS Management Committee Corporate Governance Workshops were held in all states in 2004. These workshops were well attended and have been accompanied by further debate and action by service management committees across Australia. This work has included contributions from state governments (such as the grant from the Victorian State Government to design corporate governance training and develop other support materials for services) and from counsellors and committees in partnership with the Australian Government Department of Agriculture, Fisheries and Forestry.

Some suggestions for future operation of the RFCS from Acumen Alliance

Following the audit process in 2003, Acumen Alliance suggested three options for delivery of the Rural Financial Counselling Services Program that they thought might improve accountability and make more efficient use of funds.

- A model similar to current but which merged services which are located close to each other, either by combining the provision of services under one management committee, or by combining parts of RFCS operation (such as the financial management functions) and appointing an 'area manager' or 'executive officer' who is responsible for overseeing day-to-day management of a geographically proximate group of rural financial counselling services.
- Delivering rural financial counselling services through other government service providers such as Centrelink
- Developing a two-tiered system, where services are provided and funded depending on the role they provide within their communities (services could be divided into tiers depending on how isolated their service was).

Comments on these suggestions and any other models and proposals are welcomed.

Current issues affecting services

The Financial Services Reform Act

The Australian Securities and Investments Commission (ASIC) is undertaking an evaluation of all bodies likely to be affected by the Financial Services Reform Act (FSRA), which came into effect on 11 March 2004. A licence is needed for any person or organisation providing advice on financial products such as investment, superannuation, life insurance, general insurance, banking products and financial advice.

On behalf of the Rural Financial Counselling Service Program the Australian Government Department of Agriculture, Fisheries and Forestry is currently seeking relief from the licensing provisions of the FSRA, because rural financial counselling services are not contracted to provide advice on financial products. To qualify for this relief, the rural financial counselling service program would need to ensure that services:

1. are not carrying on a financial services business or providing advice on financial products
2. do not charge fees or commissions from or on behalf of clients
3. ensures that those who provide financial services are eligible to belong to a financial counselling association
4. have undertaken appropriate training to satisfactorily provide the financial service, and
5. have appropriate risk management and supervisory mechanisms.

Public benevolent institutions (PBI)

A new taxation ruling issued in June 2003 affected the PBI status of services. Following a review initiated by the National Association of Rural Counselling Groups the Australian Taxation Office came to the view that a rural financial counselling service can be a public benevolent institution (PBI) in certain circumstances, where it satisfies the relevant requirements. However, this does not mean that *all* rural financial counselling services are eligible to be PBIs. Each case will be considered on its own merits.

What are the implications for rural financial counselling services of these measures? Are there other tax, financial or regulatory issues that are impacting on service operation? Are all services aware of requirements/maximising opportunities from changes to their operating environment?

Gaps and overlaps with providers of similar services

Private providers of financial planning and advice, emotional counselling and succession planning are an important resource in rural communities, and clients from rural financial counselling services are often referred to these professionals for further assistance. However, concerns are sometimes raised that the RFCS program overlap with the services or client base for these providers.

Since the commencement of the program in 1986, there has been significant change in the range and structure of services provided by all levels of government, non-government organisations and private suppliers. This has resulted in the potential for significant overlap in service provision by the Australian Government, or for missed opportunities to maximise the benefit to clients.

What is the availability of alternative or private sector service providers? Are adequate links being made to other providers? Do rural financial counselling services overlap with other providers? Are the current services appropriately targeted?

Client confidentiality

Maintenance of client confidentiality is an important part of delivering a trusted rural financial counselling service. However, ability of management committee members to assess and manage the performance of the service and its staff is also important. Strategies whereby management committees could address these problems were promoted at recent corporate governance training attended by representatives of management committees from all participating states.

How can a balance be struck between client confidentiality and good governance of services?

APPENDIX 3

LIST OF WRITTEN SUBMISSIONS

No.	Source	Submitted By	State
1	Maranoa Financial Counselling Service	Col Neal, Rural Financial Counsellor	QLD
2	Moreton Rural Financial Counselling Service Inc	Graham Moon, Chairman	QLD
3	Central West Rural Financial Counselling Service Inc	Dr John Hoskin, Chairman	NSW
4	NSW Association of Rural Financial Counselling Groups	Pat Gaynor, Rural Financial Counsellor	NSW
5	Barossa Hills and Plains Rural Counselling Service	Carl V. Belle, Chairman	SA
6	Tasmanian Apple & Pear Growers Association Inc	Sally Tennant, Executive Officer	TAS
7	South East Regional Support Inc	Robin M. Scott, Chairman	WA
8	UnitingCare Victoria and Tasmania	Charles Gibson, Social Policy Advisor	VIC
9	The Farm and Rural Legal Service (Legal Aid Qld)	Peter Cousins	QLD
10	North East Riverina Rural Counselling Service Inc	Bill Thompson, Chairman	NSW
11	Bannockburn Group	Margaret Allen, Secretary Bannockburn Quality Assoc.	NSW
12	Central West Rural Financial Counselling Service Inc	Dr John Hoskin, Chairman, & Peter Andren MP	NSW
13	Beltana	Bruce Irvine, Chair Uniting Church Presbytery of the Central West	NSW
14	Country Women's Association of NSW	Colin Coakley, General Manager	NSW

No.	Source	Submitted By	State
15	Local Government Association of South Australia	David Hitchcock, Senior Policy Officer, Financial Reform and Economic Development	SA
16	Mallee Rural Counselling Service Inc	Howard Crothers	VIC
17	North West Rural Counselling Service Inc	Graham Rowland	NSW
18	Victorian and Tasmanian Association of Rural Counselling Groups (VTARCG)	Ted Gretgrix, VTARCG State Support	VIC
19	North East Riverina Rural Counselling Service Inc	Julie Thompson	NSW
20	Corangamite Catchment Rural Counselling Service Inc	Delwyn Seebeck	VIC
21	Southern Agcare Inc	Chris Wheatcroft, Rural Financial Counsellor	WA
22	Armstrong Agricultural Services Pty Ltd	David Armstrong	TAS
23	Australian Institute of Agriculture Science & Technology, Tasmanian Branch	Frank W Walker	TAS
24	The Northern Territory Gov. Dept. Business, Industry & Resource Development	Karen White, Horticulture Division	NT
25	Australian Institute of Agriculture Science & Technology	Natalie Pascoe	VIC
26	K & HJ Grimmer	K & HJ Grimmer	VIC
27	South Australian Association for Rural Financial Counselling Services Inc	Ian Mead, Chair, SA Association of Rural Counselling Services	SA
28	Review of RFCS Queensland.doc	Joy Wootton	QLD
29	Joylene Sutherland	Joylene Sutherland	VIC
30	Murray Valley Rural Industries Assistance Group Inc	Jan Sneyd, Rural Financial Counsellor	VIC
31	GV Agcare Inc	Stephen Cohen, Chairman	VIC
32	South West Rural Counselling Services Inc	Debbie Milne, Rural Financial Counsellor	VIC
33	Southern Agcare Inc	David Poultney, Rural Financial Counsellor	WA

No.	Source	Submitted By	State
34	South West Financial Counselling Services Inc	Jenny Crichton, Chairperson	QLD
35	Eastern Eyre Rural Counselling Service Inc	Sonia Cant	SA
36	Impact Psychology Solutions	Rod McBride	ACT
37	South Australia Association for Rural Financial Counselling Inc		SA
38	Rural Finance Corporation (Regional Managers)	Michael Daunt	VIC
39	NSW Ecumenical Rural Consultation	Ian Unger, Chairman	NSW
40	CPA Australia	Kevin Lewis, Director, Policy and Research	VIC
41	Gippsland Farmers Support Group Inc	Megan Colahan	VIC
42	Eyre Peninsula Local Government Association	Vanc Thomas, Executive Officer	SA
43	Moreton Rural Advisory Service Inc	Rod Menzies, Rural Financial Counsellor	QLD
44	NSW Farmers Association	Margot Church, Senior Analyst	NSW
45	Department of Primary Industries	Chris Norman, Manager, Community Relationships	VIC
46	Country Women's Association of Western Australia	Margaret Sullivan, State President	WA
47	The Western Australian Farmers Federation (Inc)	Andrew White, Executive Officer	WA
48	Centrelink	Greg Divall & Robert Mugford	ACT
49	South East Rural Counselling Service Inc	Iann Carr, Chairman	SA
50	Shire of Campaspe Community Drought Social Recovery Committee	Cr Neil Repacholi, Mayor	VIC
51	Charles Lewis Consulting	Charles Lewis	TAS
52	Macquarie Rural Advisory Service Inc	Andrew Foy-Brown, Rural Financial Counsellor	NSW
53	Rural Direction Pty Ltd	John Squires	SA
54	Peter McIntyre	Peter McIntyre	VIC
55	Mahogany Finance	John Blaxill, Partner	WA
56	New England Rural Counselling Service Inc	Denis Haselwood, Chairman	NSW

No.	Source	Submitted By	State
57	Sunraysia Rural Counselling Service Inc	Lorraine Argus, Administrative Assistant	VIC
58	The Southern Regional Interagency Taskforce	Lew Whitmore, Manager, Albany Centrelink	WA
59	Indigenous Land Corporation	David Galvin, General Manager	SA
60	Financial Planning Association	John Anning, Manager Policy and Government Relations	NSW
61	Giunedah Shire Council	Baharak Saheb, Manager Community Services	NSW
62	Upper Murray AgCare Rural Counselling Service Inc	Nerida Kerr, Rural Community Development Officer	VIC
63	Bogan Advisory Service Inc	David Lister, Chairman	NSW
64	South West Rural Counselling Services Inc	Micheala Settle	VIC
65	Richmond Valley Business & Rural Financial Counselling Services Inc.	Shirley McNaughton, Secretary/Manager	NSW
66	South Australian Farmers Federation	John Neal, Treasurer & Adam Gray, Executive Officer - General Manager & Policy	SA
67	Board of Rural Support Tasmania	Elizabeth Prebble, Deputy Chairman	TAS
68	The Australian Dried Fruits Association Inc	Phil Chidgzey, General Manager	VIC
69	Queensland Government	Jim Varghese, Director General	QLD
70	Towong Shire Council	Ray Park, Chief Executive	VIC
71	National Association of Rural Counselling Services Australia	Delwyn Seebeck, Deputy Chairperson	VIC
72	CJ and ML Fenton	CJ and ML Fenton	VIC
73	Murray and Mallee Local Government Association	Ken Coventry	SA
74	Mallee Financial and Information Services Inc	Grant Crettenden	SA
75	Central Riverland Financial Counselling Service Inc	Domenica Latorre	NSW
76	Rural Business Development Corporation	Maree Gooch	WA
77	Helen Sheather	Helen Sheather	VIC

No.	Source	Submitted By	State
78	Myra Pincott	Myra Pincott	
79	Gunnedah and District Rural Financial Counselling Service Inc	Douglas T Richard, Chairman	NSW
80	South Australian Fishing Industry Council	Daryl Warman, Rural Financial Counsellor	SA
81	Local Government Shires Association	Shaun McBride	
82	Queensland Farmers Federation	Brianna Casey, Executive Director	QLD
83	Lower Hunter-Manning Rural Counselling Service Inc	J Germon, President	NSW
84	National Farmers' Federation Ltd	Charles Burke, Chair, Farm Business and Economics Committee	
85	Murilla Community Centre	Glenn Budden, Rural Financial Counsellor	QLD
86	NSW Department of Primary Industries	Scott Davenport, Director - Industry Analysis	

Final numbers, by state

State/Territory	No. of submissions	Per cent
Australian Capital Territory	2	2
New South Wales	19	22
Queensland	9	10
South Australia	13	15
Tasmania	5	6
Victoria	24	28
Western Australia	8	9
Northern Territory	1	1
Other *	5	6
Total	86	100

* These submissions dealt with national issues not specific state ones.

APPENDIX 4

LIST OF PUBLIC FACE-TO-FACE CONSULTATIONS BY STATE

Organisation	Contact	No. of stakeholders
Australian Capital Territory (7 September 2004)		
Australian Bureau of Agricultural and Resource Economics (ABARE)	Mr Vernon Topp and Dr Peter Martin	2
Bureau of Rural Sciences (BRS)	Dr Trevor Webb and Dr John Sims	2
Australian Bureau of Statistics (ABS)	Mr Allan Nicholls	1
Centrelink	Mr Greg Divall, Mr Mark Le Couteur, Mr Robert Mugford and Mr David Mason	4
Department of Family and Community Services (FaCS)	Simon Rosenberg, Tony Carmichael, Neal Ollett, Jeanette Hunter and Heather Kempf	5
Department of Health and Ageing	Nola McDonald	1
Department of Transport and Regional Services (DOTRS)	Daniel Owen, Des Harris and Tony Harman	3
Rabobank	Michael White	1
Impact Psychology Solutions	Rod McBride	1
National Farmers' Federation (NFF)	Peter Arkle	1
Australian Securities and Investments Commission (ASIC)	Clare McCarthy and Sarah Edmondson	2
Department of Agriculture, Fisheries & Forestry (DAFF), Rural Policy and Innovation Program Managers	Anne McGovern, Craig Bradley, Virginia Perkins, Matthew Koval, Kerrie Westcott and Leeann Topp	6
State Government Representatives (10 September 2004)		
Department of Natural Resources and Environment (DNRE), Victoria	Chris Norman	1
Department of Primary Industries and Fisheries (DPIF), Queensland	Gerry Dixon	1
Department of Agriculture, Western Australia	Kay Bodman	1

Organisation	Contact	No. of stakeholders
Primary Industries and Resources, South Australia	Ian Heinrich	1
NSW Department of Primary Industries	Patrick Madden	1
Department of Primary Industries, Water and Environment, Tasmania	Alan Johnston	1
Queensland (13 September 2004)		
Department of Primary Industries and Fisheries (DPIF), Queensland	Gerry Dixon and Jeanette McDonald	2
Australian Taxation Office (ATO)	Norman Kochannek and Greg Shaw	2
QLD Rural Adjustment Authority (QRAA)	Colin Holden	1
QLD Rural Counselling Association Inc	Graham Moon, Heather Wehl, Charles Green, Col Neal, Jenny Crichton, John Swain and Cecily Brockhurst	7
AgForce Queensland	Sue Dillon	1
Canegrowers (NFF Farm Business Committee)	Pam Poggi	1
Australian Women in Agriculture (AWA)	Jo Eadie	1
New South Wales (15 September 2004)		
Salvation Army	Tony Devlin	1
Institute of Chartered Accountants	Andrew Hyland	1
NSW Farmers Association (NFA)	Fiona McCredie and Margo Church	2
Shires Association	Shaun McBride	1
NSW Department of Primary Industries	Patrick Madden	1
NSW Association of Rural Financial Counselling Groups Inc	Pat Gaynor, Graham Rowland and Susan Mitchell	3
Country Women's Association of Australia (CWA)	Joy Beams and Colin Cokely	2
Australian Local Government Women's Association	Daria Turley	1
Uniting Care Australia	David Foster	1
Wesley Mission	Jennifer Gracie	1
Northern Territory (21 September 2004)		
Department of Business, Industry and Resource Development, Northern Territory	Mark Plunkett, Dave Collinson, Greg Owens and Richard Sellars	4
Department of Community Development, Sport and Cultural Affairs, Northern Territory	Bill Stuchbery and Jon McLaren	2

Organisation	Contact	No. of stakeholders
Sommerville Community Services	Serena Staines	1
CrisisLine	Christian Fourcard	1
Northern Territory Cattlemen's Association	Stuart Kenny	1
Northern Territory Horticultural Association	Tom Harris	1
Australian Securities and Investments Commission (ASIC)	Anthony Bevan	1
Country Women's Association of Australia (CWA)	Dr Val Ashe	1
Australian Women in Agriculture (AwiA)	Sue Wainwright and Marianne St Clair	2
Department of Business, Industry and Resource Development, Northern Territory	Dr Wayne Mollah	1
Local Government Association of the Northern Territory	Louise Fuller	1
Western Australia (22 September 2004)		
WA Rural Counselling Association Inc	Bill Hooper, David Poultney, Peter Fisher, Vicki Webb and Eddie Ives	5
Department of Agriculture	Bruce Thorpe, Kay Bodman and Rita Rosman	3
Rural Business Development Corporation (RDBC)	Brian Annen	1
Pastoralists and Graziers Association (PGA) of Western Australia	Barry Court and Emma Field	2
Western Australian Farmers Federation (WAFF)	Trevor de Landgraaf and Andrew White	2
Kondinin Group	Bill Ryan	1
Bank West	Dan Fels	1
National Australia Bank (NAB)	Andrew Clark and Greg Daniels	2
Australian Association of Agricultural Consultants (AAAC)	David Mighall	1
Country Women's Association of Australia (CWA)	Margaret Sullivan and Barbara Kelly	2
Centrelink	Doug Burns	1
Financial Counsellors Resource Project	Joanne Lowth	1

Organisation	Contact	No. of stakeholders
South Australia (24 September 2004)		
Primary Industries and Resources SA (PIRSA)	Lib McClure and Ian Heinrich	2
South Australian Farmer's Federation (SAFF)	John Neale and Adam Gray	2
Advisory Board of Agriculture	Michael Richards	1
Rabobank Australia Group	James Robinson	1
Australian Institute of Agricultural Science and Technology	David Price	1
South Australian Association of Rural Counselling Services Inc	Ian Meade, Austin Reid and Monica Dodd	3
Women in Agriculture and Business of South Australia Inc	Ann Price	1
Country Women's Association of Australia (CWA)	Betty Tothill and Judy Mitchard	2
UnitingCare	Andrew Cockington	1
South Australian Dairy Farmers Association	Ken Lyons	1
WA Rural, Remote and Regional Women's Network (RRR)	Charlene Thompson	1
Victoria (27 & 29 September 2004)		
Australian Financial Counselling & Credit Reform Association (AFCCRA)	Jan Pentland	1
Australian Bankers' Association (ABA)	Stephen Carroll	1
NSW Rural Adjustment Authority (RAA)	Steve Griffiths	1
Victorian and Tasmanian Association of Rural Counselling Groups Inc	Debbie Milne, Peter Lakey, Doug Hill and Delwyn Seebeck	4
Rural Financial Counsellors	Ted Gretgrix, Sue Olsen, Glen Budden and Chris Wheatcroft	4
Centrelink	Kate Hay	1
Country Women's Association of Australia (CWA)	Paula Pither-Mills	1
Department of Primary Industries	Chris Norman	1
Australian Association of Agricultural Consultants (AAAC)	Alan Blackburn	1

Organisation	Contact	No. of stakeholders
Tasmania (28 September 2004)		
Department of Primary Industries	Alan Johnston, Caroline Brown and David King	3
Department of Economic Development	Michael Mann	1
Tasmanian Farmers & Graziers Association (TFGA)	Rupert Gregg	1
Tasmanian Fishing Industry Council (TFIC)	Bob Lister	1
Country Women's Association of Australia (CWA)	Lesley Young	1
Tasmanian Women in Agriculture and Australian Women in Agriculture (AwIA)	Jane Allwright	1
Rural Support Tasmania (RST) Board	Bernie Harrington, Katherine Bayles, Elizabeth Prebble and Judy McLean	4
Anglicare	Emma Ryan	1
Australian Association of Agricultural Consultants (AAAC)	Frank Walker	1
Rabobank Australia Group	Greg Bott	1

Final numbers, by state

State/Territory	No. of stakeholders	Per cent
Australian Capital Territory	29	20
New South Wales	14	9
Queensland	15	10
South Australia	16	11
Tasmania	15	10
Victoria	15	10
Western Australia	22	15
Northern Territory	16	11
State Government Representatives	6	4
Total	148	100