

Department of
Primary Industries
and Regions

Farm Business Fitness Checklist

**FARM
BUSINESS
RESILIENCE
PROGRAM**



Government of South Australia
Department of Primary Industries
and Regions

Partners

This Farm Business Fitness Checklist has been provided to the Department of Primary Industries and Regions South Australia by Agriculture Victoria. It was developed by Dairy Australia in collaboration with the NSW Department of Primary Industries and Agriculture Victoria. It will be used to support delivery of the Farm Business Resilience Program, a key initiative of the Australian Government's Future Drought Fund.

The checklist is designed to assist all businesses to be more prepared and better planned, ultimately making them more resilient and able to meet challenges and grasp opportunities.

Dairy Australia would like to acknowledge the support of the Gardiner Dairy Foundation and DairyNZ.

The Gardiner Dairy Foundation has supported the development and roll out of the Our Farm, Our Plan program to all dairy farmers, reinforcing the value of the dairy industry working together. DairyNZ kindly gave permission to Dairy Australia to adapt their Farm Fitness Checklist for use in the Our Farm, Our Plan program, another example of Trans-Tasman collaboration providing benefit to Australasian dairy farmers.

Farm Business Resilience Program

Farm Business Fitness Checklist

WHERE ARE YOU AND YOUR FARM BUSINESS AT NOW?

A fit and healthy farm business provides the platform needed to achieve your goals (business and personal), and be profitable and resilient in the long term.

How well do you and your partners know your farm and your business, and its fitness for the future? Use this checklist to assess where you're at now and to help identify opportunities for improvement. It also suggests where to go to get the information, resources and support you need to make it happen.

NOW, WHERE, HOW?

Completing the checklist will give you a good sense about where you and your business are at now. This is an important step in the planning process, followed by clearly identifying your 'where and how' and, preferably, getting it down on paper.



How to use this checklist

Each section of this checklist is designed to prompt your thinking about different aspects of your business. It's a 'self-assessment' and there are no right or wrong answers. Your job is to identify areas that might be a priority for you by ticking the box that best describes where you are at for each question.

<p>Yes, we've nailed it</p> <p>✓</p>	<p>Ok, but we could do better</p> <p>✓</p>	<p>No, and we should do something about it</p> <p>✓</p>	<p>No, and it's not relevant to us</p> <p>✓</p>
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Try scanning through the checklist before you start ticking so that you have an idea of what's included. The aim is to identify and focus on a small number of areas that will move you forward significantly.

This process will help you to focus on what's achievable — none of us can do everything at once.

After completing each section think about how you've rated yourself and list some goals and actions that you reckon will make the biggest difference in improving what you do.

Our People

	Yes, we've nailed it ✓	Ok, but we could do better ✓	No, and we should do something about it ✓	No, and it's not relevant to us ✓
We know who our neighbours are and we help them in times of need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We really enjoy what we are doing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We know what we want our life to look like in 5 years time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have considered our retirement needs and what it will take to get there	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a plan to develop our skills (e.g. communication, people management, financial and safety)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have enough time to spend with family and friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most days I am happy to go to work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a healthy lifestyle and have an annual health check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are compliant with our legal obligations when employing staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have the right number of people for the tasks we need to complete	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a documented plan of our labour requirements for the business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our staff are adequately trained for the roles they perform including appropriate licences (e.g. ChemCert, heavy vehicle and forklift licenses)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our team understands our farm business' purpose and their role in achieving that purpose	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our employees/ contractors have been inducted and the induction process is recorded	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have regular team meetings to discuss plans, progress and opportunities for improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our contractors are appropriately licensed and legally compliant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are involved in local groups and activities that strengthen the local community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have an emergency management plan in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are up to date with vaccines including tetanus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a safety plan in place for remote workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staff are trained in safe work practices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We provide access and awareness to mental health support programs for ourselves and our staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Things we can do

Think about the ratings you've given yourself above. What areas do you want to focus on?

Can you see opportunities? Write some goals and actions down here.

Things to think about (goals/ actions)	Who is responsible	Priority level	Timeframe

Notes

Our Infrastructure

	Yes, we've nailed it ✓	Ok, but we could do better ✓	No, and we should do something about it ✓	No, and it's not relevant to us ✓
The farm housing is suitable (family home and staff accommodation)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a plan to improve our farm infrastructure to meet future needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farm fencing is adequate for livestock and we have sound boundary fences	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our grain and fodder storage capacity is sufficient	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a water use plan for drought conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We had sufficient on farm stock water supply in the last drought	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We had enough house water to get us through the last drought	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our investment in farm machinery and technology is well planned and suitably matched to the needs and scale of the operation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We monitor and record farm information on a regular basis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We operate under a documented quality assurance system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Things we can do

Think about the ratings you've given yourself above. What areas do you want to focus on?

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Things to think about (goals/ actions)	Who is responsible	Priority level	Timeframe

Notes

Our Business

	Yes, we've nailed it ✓	Ok, but we could do better ✓	No, and we should do something about it ✓	No, and it's not relevant to us ✓
We have a written business plan and a list of goals that we are working towards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel we are in control of our business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have measures and targets for our farm production	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are aware of our financial performance measured by profitability and net worth over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We know our cash flow position and ability to pay bills on a monthly basis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a good handle of our costs of production and profit-making commodity price targets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We develop an annual plan and budget and update it throughout the year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We look at other businesses for ways we can improve what we do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a documented succession plan which is regularly reviewed and discussed with family members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have good relationships with our accountant, our bank and other service providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have off farm income streams (e.g. rental income, day job, contracting)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We understand what the likely effects of climate change will be on our business and have plans (short/ long) to adapt accordingly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We, as much as possible, take a pro-active rather than reactive approach to running our farm business but remain flexible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are members and/ or connected with an industry body	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Things we can do

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Our Landscape

	Yes, we've nailed it ✓	Ok, but we could do better ✓	No, and we should do something about it ✓	No, and it's not relevant to us ✓
We have a whole of farm plan and map identifying environmental risks e.g. waterways, wells, bridges, culverts, infrastructure, erosion areas)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We apply sprays responsibly and fully understand the spray set up and environmental conditions required to avoid drift, run off and off target damage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stock are excluded from waterways	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are on track to leave an improved natural resource base for the next generation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our farm management strategies optimise soil water retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We monitor our soil health & our management strategies enhance our soil capability (i.e. ground cover preservation, reduced tillage)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We know our soils and what's needed to manage any constraints	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We strategically use and plant trees for purposes e.g. stock shelter, erosion, salinity, timber capturing carbon, biodiversity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our community works together to improve/ enhance the local landscape	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are aware of and manage fire/ flood risk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Things we can do

Think about the ratings you've given yourself above. What areas do you want to focus on?

Can you see opportunities? Write some goals and actions down here.

Things to think about (goals/ actions)	Who is responsible	Priority level	Timeframe

Notes

Our Risks

	Yes, we've nailed it ✓	Ok, but we could do better ✓	No, and we should do something about it ✓	No, and it's not relevant to us ✓
Our farm business is robust and can withstand various 'shocks' such as commodity price drops, interest rate hikes, drought, floods, staff vacancies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the event of these shocks, we have recovery plans and know where to access support information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have an appropriate business structure in place (e.g. sole trader, partnership, company or trust)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have effective insurance coverage (e.g. farm and life insurance)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have identified the major risks associated with our farm business and have risk mitigation strategies in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have access to finance that allows us to invest in development work or opportunities when they arise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have identified and documented the hazards on farm which are effectively managed to keep ourselves, our team and our visitors safe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the last drought we had enough livestock feed on farm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a plan for managing the farm and animals during extreme weather e.g. droughts, fire, floods, storms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a biosecurity plan in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are confident that our animals are healthy and well fed, and meet animal welfare expectations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are effectively managing chemical resistance for pests of crops or animals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are developing plans to manage new pests and diseases, in preparation for incursions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our team has health and safety front of mind, the safety risks are identified and systems are in place to isolate or minimise these	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We use short-term and long-term seasonal forecasts to make informed decisions and adapt our management practices and business plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Things we can do

Think about the ratings you've given yourself above. What areas do you want to focus on?

Can you see opportunities? Write some goals and actions down here.

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Notes

SWOT Analysis

Considering your business **S**trengths, **W**eaknesses, **O**pportunities and **T**hreats (**SWOT**) after completing Checklist questions can assist with your next move and priorities.

Strengths

“Build on...”

INTERNAL

Weaknesses

“Correct or avoid...”

FACTORS

Opportunities

“Take advantage of...”

EXTERNAL

Threats

“Mitigate...”

FACTORS

Developing strategies will help you achieve your goals and objectives. Use your strengths to take advantage of opportunities, and work to mitigate your weaknesses and minimise threats. Remember that creating a **SWOT** plan is an ongoing process. You should continually assess your **S**trengths, **W**eaknesses, **O**pportunities and **T**hreats, and adjust your plan accordingly to stay ahead of the curve.

Strategies to build on	
Ways to build on STRENGTHS	
Ways to reduce the effects of WEAKNESSES	
Ways to take advantage of OPPORTUNITIES	
Ways to reduce the effects of THREATS	

FARM BUSINESS RESILIENCE PROGRAM

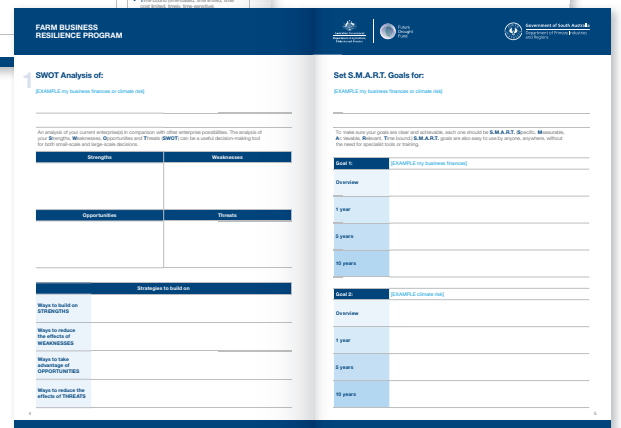
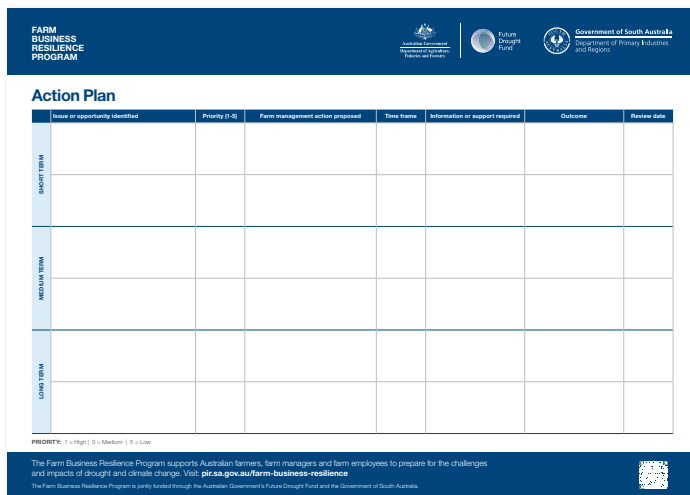
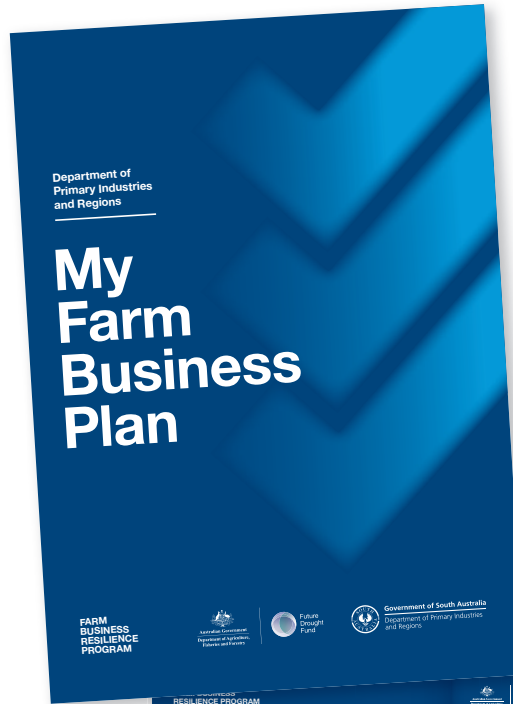
Your Farm Business Plan

Putting your goals and actions in a plan will help you to focus on the things that matter the most. It means you have taken the plans in your head and put them on paper, which also means you get the full picture of the things you'd like to achieve next in one place.

This gives all of the decision makers in your business the chance to see the plan and to make sure you're all on the same page.

Importantly it allows you to:

- be confident that you have a shared view of what's next
- communicate your plan with other people, either inside or outside your business
- refer back to your plans and track your progress and achievements.



You can find the My Farm Business Plan template and other resources on the Farm Business Resilience Program webpage: pir.sa.gov.au/farm-business-resilience



Scan for more

**The Farm Business Resilience Program supports
Australian farmers, farm managers and farm
employees to prepare for the challenges and impacts
of drought and climate change.**

Visit: pir.sa.gov.au/farm-business-resilience



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The Farm Business Resilience Program is jointly funded through the Australian Government's Future Drought Fund and the Government of South Australia.