

# Rabo Client Council Newsletter



Australian Client Council Chairs, Canberra, October 2025

In this edition



## A Standout Year of Contribution

**Dear Client Council members,**

After nearly 39 years in banking and consulting, I have made the decision to retire. A particular highlight has been the fourteen incredible years at Rabobank, and the past three leading our Community Engagement Team. It has been an honour to support our Client Councils and work alongside a passionate team committed to creating meaningful impact across communities in Australia and New Zealand.

Together – with the support of our Client Council members and Rabobank staff, past and present – we have achieved lasting contributions. Here are just a few highlights:

- Financial Skills Workshops: More than 7,600 participants across Australia (5,378) and New Zealand (2,242) have

now attended these workshops – building financial literacy to better understand financial statements and banking requirements to help make informed, calculated decisions for their business.

- Succession Planning: These Business Transition sessions have been held across Australia and New Zealand, with more than 1,200 participants to-date focusing on laying the foundation for their family farm succession through open and clear communication.
- Community Hubs: This year, \$220,000 was invested in 32 local halls across rural Australia and New Zealand, to help upgrade these vital spaces that foster connection, resilience and a sense of belonging within their communities.

- **Our Impact Across NZ & AU** 5
- **Our NZ Hero Stories** 7
- **Our AU Hero Stories** 10



New Zealand Client Council Chairs, Christchurch, May 2025

Equally important are the local initiatives we've supported – with more than 55 this year alone – proving the important role our local councils play in bringing communities together in powerful ways.

We've also been proud to stand alongside communities during times of challenge – through droughts, fires, and floods – supporting organisations such as Rural Support Trust, BlazeAid, BackTrack, and ifarmwell, whose expertise and care makes a real difference where it's needed most.

Our commitment to quality initiatives continues to grow across Australia and New Zealand, with programs expanding their reach and impact:

- Meet the Need: Combined their mince and milk donations under a single brand to boost contribution levels
- Surfing for Farmers: Hired a new General Manager, leading operations and strategy to strengthen farmer wellbeing through community
- Ag Pathways: Initiated in Southland 10 years ago, the program is now running across three regions in New Zealand - educating young farmers on business planning
- Boys to the Bush: Recently launched its Orange, NSW location
- Advancing Beef Leaders: Extending development programs beyond traditional regions
- Heart of Australia: A national fleet of Heart Trucks will be on the road within 18 months
- Fat Farmers: Now partnering with Active Farmers to expand into 95 combined sites
- George the Farmer: Taking its educational mission to the US market

Clients are noticing this impact. This year, satisfaction with Rabobank's involvement in rural communities reached a record high, at 90 per cent as measured by our Client Engagement Survey, which canvassed the views of over 1,700 clients.



Rabobank Global now recognises our Client Councils as a benchmark for best practice. The importance of their work was evident when Rabobank Australia Board Chair James Fazzino and Rabobank New Zealand Board members Brent Goldsack and Tim Deane attended the full two-day Client Council Chairs meetings in Canberra (October) and Christchurch (May), respectively. Our engagement with parliamentarians and industry leaders continues to demonstrate the unique and independent perspective we bring.

As I reflect on this journey, I am proud to hear from so many of you about the snowballing impact of Client Councils and the personal development opportunities membership has provided.

Thank you for your trust and support. I look forward to watching Rabobank and our Client Councils continue to thrive in the years ahead.

Warm Regards,

**Glenn Wealands**  
Head of Client & Community Engagement

## A message from Bruce Weir

### Dear Client Council members,

With 2025 now drawing to a close, it's fantastic to see continued optimism across New Zealand's agri sector. A combination of elevated agri commodity pricing and lower interest rates has helped maintain a healthy outlook throughout the year. Our latest rural confidence survey out earlier this month found farmer sentiment remains strong and on-average throughout 2025, has been the highest of any year in the survey's 22-year history.

While increased milk supply – both here in New Zealand and around the globe – has led to a reduction in Fonterra's pay-out forecast, the outlook for the sector in 2026 remains healthy by historical standards, and most farmers will move into the holiday period with a smile on their face.

This year has also seen some big decisions made by farmers across the country, with Fonterra shareholders voting to divest the company's consumer business to Lactalis, and Alliance shareholders opting to sell a 65% stake in the meat processor to Irish food company Dawn Meats.

These developments are expected to strengthen farmer balance sheets, and we anticipate they may also act as the catalyst for an increase in farm succession planning discussions across the country. This, in turn, should ensure ongoing strong demand for our new series of farm succession workshops which launched earlier this year. Input from our Client Council members was pivotal in getting these workshops off the ground and I'm pleased to report they have been extremely well received and in most cases oversubscribed. Therefore we have recently announced a further 24 of these workshops will take place across New Zealand in 2026 and we're already receiving strong interest from farmers and growers who are keen to attend a future workshop event.

On top of the new workshops, our Councils were also instrumental in the development of several other new initiatives in 2025 including the Rabo Community Hub Competition and our partnership with Catchment Communities Aotearoa (CCA).

The Councils and the Rabo Community Fund continue to build momentum, and I'd like to thank you for your involvement in the Councils and for your support with the large number of Council-backed initiatives that are now running across the country. The insights provided by our Councils help us better understand and meet the needs of our client base, and this approach is clearly paying dividends with Rabobank recently named as 'Bank of the Year' in research group Roy Morgan's New Zealand Customer Satisfaction Awards for 2025. Rabobank ranked ahead of nine other large New Zealand banks to pick up the award after recording the highest customer satisfaction score of any bank in two of the four quarters to June 2025.

Before closing, I'd also like to acknowledge the recent retirement of our Head of Client and Community Engagement Glenn Wealands. Through his work with our Client Council network over recent years, Glenn has made a big contribution to rural communities across New Zealand and Australia, and leaves the bank well-positioned to further progress its work in the community space.

Thank you for your efforts Glenn, and I wish you well for the future.

Thanks again to you all for the time and effort you have dedicated to our Client Councils this year. I hope you have a good break over the months ahead and I look forward to working alongside you again in 2026.

Ngā mihi nui / Kind Regards,

**Bruce Weir**  
**General Manager, Country Banking New Zealand**



## A message from Marcel van Doremaele

### Dear Client Council members,

As I reflect on 2025, Australia's agriculture sector has demonstrated bold resilience as it continues to navigate through challenging headwinds.

2025 has not been without road bumps and that starts with the weather. South Western New South Wales, Victoria, South Australia and Tasmania are still feeling the pinch of drought (some, the worst on record) and while parts of Queensland and Western Australia have enjoyed better rainfall, there will always be swings-and-roundabouts for our farmers – which is why Rabobank commits to banking with you, through the cycles.

We see agriculture as a key driver of the Australian economy and it is through your efforts, and those of farmers across the country, that the sector continues to feed and clothe not only Australians but millions of people globally.

The National Farmers' Federation has the vision for the sector with output of \$100 billion at the farm gate by 2030, and it is expected that that will be reached in the coming few years already. Rabobank Australia's Chair, James Fazzino, believes that agriculture remains on a growth path far surpassing the \$100 billion for the years coming.

To achieve this lofty result, the Government has an important role to help drive productivity, create education pathways and workforce solutions for the sector, and, through investment in infrastructure, technology, the reduction of red tape and a national approach to biosecurity, create a future-fit, robust sector for generations to come.

Where we can, Rabobank is having the conversations with policymakers and members of Parliament on behalf of our clients and the sector.

For the second-year running, we've facilitated direct engagement between our Client Council Chairs and Parliamentarians, including the Minister for Agriculture and members of the Primary Industries committee, on a range of topics and themes that are critical. And in 2026, we will continue with our education and advocacy efforts in the halls of Parliament.

There have been many highlights throughout the year and with the support of the Rabo Community Fund, I am proud of our contribution to fund the projects and initiatives that truly make a difference in helping to build a more resilient regional Australia.

The valuable and on-the-ground insights from our Client Councils enable us to better understand and respond to the needs of our clients, and we were delighted to be named Australia's Most Recommended Agribusiness Bank for the second year running, as determined by customer feedback through RFI's Global 2025 Atlas Survey.

As the sun sets on 2025, there are new horizons approaching in 2026, including a changing of the guard in Rabobank Australia's community team as Glenn Wealands retires from the Bank after nearly two decades of dedication and passion for our clients and the communities we serve.

While I thank Glenn and wish him the best in his next journey, I extend that thanks to you for your commitment and passion in advocating and supporting the needs of your local towns, regions and states on top of your job as leaders within the best food and agriculture sector in the world.

To you and your families, have a wonderful and safe Christmas and holiday season and a prosperous year ahead.

Warm regards,

**Marcel van Doremaele**  
**Group Executive, Country Banking Australia**





**Over \$1.5M spent**  
 directly funding community initiatives across New Zealand and Australia

**New Zealand Highlights**



Held **17**  
 New Zealand  
 Rabo Client Council  
 Meetings

Hosted **32**  
 Rabobank Workshops  
 reaching **744** farmers  
 and growers



Supported **46** local  
 and national initiatives  
 that are helping rural  
 communities thrive



Proudly supported  
**20** Community Hub  
 competition winners  
 who each received  
**\$5,000** in funding

**Australia Highlights**



Held **19**  
 Australian  
 Rabo Client Council  
 Meetings

Hosted **31**  
 Rabobank Workshops  
 reaching **721** farmers  
 and growers

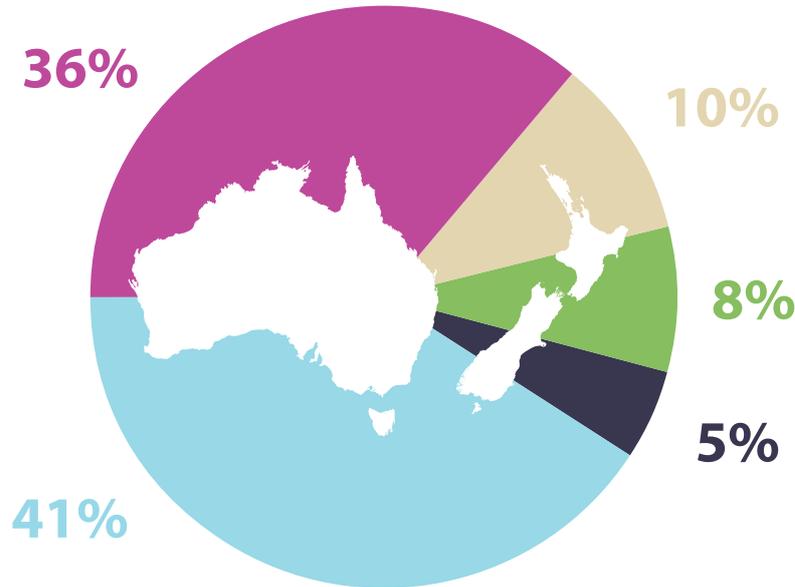


Supported **36** local  
 and national initiatives  
 that are helping rural  
 communities thrive



Proudly supported  
**12** Rural Community Hubs  
 who each received  
**\$10,000** in funding

### Budget Allocation Across Themes



Rural Wellbeing	Long-term Industry Capacity and Agricultural Education	Rural / Urban Connection
Natural Disaster Resilience	Environmental Sustainability	Adaption / Disruption

### Support provided across New Zealand in 2025:

- Ag Pathways Programme (N)
- Agribusiness in Schools (N)
- Alfredton Community Hall (L)
- Blessed Box (L)
- Catchment Communities Aotearoa (N)
- Colville Junction Charitable Trust (L)
- Community Hub Initiative (N)
- Donalds Farm 'Inspiring Futures Event' (L)
- Farm 2 Future Camp (L)
- Farmers Wellbeing Cricket Match (L)
- Financial Skills Workshops (N)
- Garden to Table (N)
- George the Farmer (N)
- Grassroot Dairy Graduate Trust (N)
- Grow Board Game (N)
- Growing Future Farmers (N)
- Harvesting Health Event (L)
- Hindon Community Hall (L)
- Kereru Hall Society (L)
- Lee Stream Board Hall Incorporated (L)
- Lions My Free Health Check (L)
- Maniototo Area School (L)
- Meet the Need (N)
- Meet the Need Golf Tournament (L)
- Millers Flat Renovation Project (L)
- Nelson Creek Community (L)
- Peak Safety Agricultural First Aid Courses (L)
- Piroa Conversation Trust (L)
- Rural Mamas Collective (L)
- Rural Riders (N)
- Rural Support Trust (N)
- Safer Farms (N)
- Simpson Park & Sporting Complex (L)
- Sports & Healthy Living Lincoln University (N)
- Succession Planning Workshop (N)
- Surfing for Farmers (N)
- Surfing for Farmers Surfboard Giveaway (N)
- Taranaki Environmental Education Trust (L)
- Tawera Community Trust (L)
- Te Puke Community Garden (L)
- Telford Career Advisor Taster Camp (L)
- The Whole Story Comic Book (N)
- Tiaki Maniototo Tunnel House Project (L)
- Weber Community Hall (L)
- Whanake House Dairy Farm Training Programme (L)
- Whangarei A&P Society Farm Intern Programme (L/N)

### Support provided across Australia in 2025:

- Advancing Beef Leaders (N)
- Agristart (L)
- Australian Skin Cancer Foundation (L)
- BackTrack (Disaster Recovery Work) (N)
- BlazeAid (L)
- Boys to the Bush (N&L)
- Business Transition & Succession Planning Information Sessions (N)
- CHRRUP Limited (L)
- Cleve Running Festival (L)
- Cream of the Crop (L)
- Croppa Creek Parents & Citizens Association (L)
- Fat Farmers (N)
- Financial Skills Workshops (N)
- FinWell Support Limited (L)
- Future Farmers Network - Future Horticultural Leaders Forum (L)
- George the Farmer (N)
- GroWQ Association Inc (L)
- Gwydir Industries (L)
- Heart of Australia (N)
- Kick off Ya Boots / ifarm well (L)
- LifeFlight - First Minutes Matter Workshop (L)
- Little Treasures Foundation (L)
- Motherland (L)
- MSCAN @ Young Beef Producers Forum (L)
- Mulgildie QCWA (L)
- Orroroo Rural Womens Day Long Lunch (L)
- Rabo Rural Community Hubs Program (N&L)
- Rural Child Health – Little Learnings Library (L)
- Royal Flying Doctors Service (L)
- Shelford Drought Event (L)
- St John Ambulance Western Australia (L)
- Teacher Meat Evaluation Capability Workshop (L)
- Texas Inglewood School Excursions (L)
- Watershed Landcare Incorporated – Green Day 2025 (L)
- When Bee Foundation (N)
- Zoe Lamont Workshops (N)

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

## New Succession Planning workshops popular with farmers and growers



In June, we launched **Planning for Succession**, the third and latest offering in our Rabobank Workshop Series. This free one-day workshop has proven a hit with Kiwi farmers and growers and, over the last six months, we've hosted 18 workshops across the country, attended by 473 farmers.

The new workshops are open to both Rabobank clients and non-clients and aim to provide attendees with an understanding of business transition and succession, giving them the confidence to start and progress their own farm succession plan.

Given the strong interest in the 2025 workshops, Rabobank has now announced a new series of **Planning for Succession** workshops will be rolled out throughout 2026.

The first two modules in the Rabobank Workshop Series – **Understanding Financial Performance** and **Taking Control of Your Numbers** – ran throughout 2025. In total, 14 workshops were held across New Zealand, attracting 293 farmers and growers.

*"In several instances, we had multiple generations from the one family attending the workshop, and these family groups were able to really dig into the key components of the discovery phase.*

*I heard some great conversations amongst the family groups that attended, and these groups were able to put more of the key issues on the table and to make some excellent progress."*

Course facilitator, Lawrence Field

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## Ag Pathways expands into new regions

More than 70 farmers from across the North and South Islands spent a day-and-a-half learning new business management and planning skills at Rabobank Ag Pathways Programmes held in Invercargill, Ashburton and Hawera earlier this year.

First run in 2015, the Ag Pathways Programme was developed by Rabobank's Lower South Island Client Council and aims to develop young farmers skills and contacts to advance their careers in the agricultural sector. This year's Ag Pathways in Invercargill was the ninth edition of the programme in the Otago / Southland region.

The ongoing success of Ag Pathways in the Lower South Island prompted Rabobank's Client Councils in other areas to replicate the programme, and Ag Pathways has run in a number of new regions over recent years.



*"The agenda was well rounded with sessions that targeted the very things I was keen to learn more about. Things like communication, financial management, business planning, farmer journeys to farm ownership, leadership, governance and succession."*

Eli Vollebregt, Hawera Ag Pathways participant

## Catchment Communities Aotearoa (CCA) lead sponsorship



**In July, we announced a new lead sponsorship of Catchment Communities Aotearoa (CCA) – the voice of more than 200 catchment groups across New Zealand.**

Its mission is to champion sustainable land and water management through collaboration, innovation and local leadership.

As part of our new agreement, Rabobank provided CCA with funding for 2025 and has committed sponsorship for another two years.

The sponsorship was initiated by our Client Council network, which identified the important role catchment groups play in strengthening rural communities and asked us to look at how we could further support these groups.

## Rabobank Community Hub Competition sees \$100k distributed to rural halls, clubrooms and marae

**Twenty rural community hubs across New Zealand have now received \$5,000 to upgrade their facilities having been selected as the winners of Rabobank's 2025 Community Hub Competition.**

The competition – which ran throughout March – was open to all rural community halls, clubrooms and marae across New Zealand and attracted well over 500 entries.

Running for the first time this year, the competition was developed by Rabobank after our Client Councils identified the vital role rural community halls, clubrooms and marae play in providing a suitable location for rural communities to come together.

The bank's four regional Client Councils took on the challenging task of selecting the five competition winners from their respective regions.



*"There were so many great entries, and it was fantastic to read in the entry forms about the huge variety of community groups that are utilising their local community hub for all sorts of different events. Many of the nominated halls, clubrooms or marae, have been around a long time, and it's clear that some of these buildings have played a big role in the history of their local area. As a Council, we did find it incredibly difficult to select the winners. Ultimately, we went with hubs which are being widely used by local community members, and where we felt the \$5,000 of funding would make a meaningful difference to the upgrade of their facilities."*

**Mark Chrystall, Rabobank Lower North Island Client Council Chair**

## Safer Rides – strong uptake of discounted Crush Protection Devices

**The Safer Rides initiative, which offered farmers heavily discounted Crush Protection Devices (CPDs) for quadbikes, has made a significant impact in raising awareness and action around farm vehicle safety, according to a new report.**

Findings from the programme – which was proposed by Rabobank staff members and received funding from the Rabo Community Fund – show that more than 130 farm businesses installed CPDs through the scheme.

Launched in June 2024, Safer Rides proved so popular it was oversubscribed within 36 hours, with the 110 initial \$400 vouchers quickly snapped up.

Safer Farms then secured further funding to extend the scheme, with retailer discounts taking the cost of installation down by as much as 75%.



The strong uptake highlights that farmers want to address the risk posed by these farm vehicles and removing cost barriers makes a significant difference in bringing about positive change.

With the programme having proven successful, Safer Farms is now exploring a second phase of Safer Rides.



## Supporting farming families hit hard by storm

**Rabobank's Lower South Island Client Council was at the forefront of a farmer-led initiative to support families impacted by damaging winds that hit the Otago and Southland regions in late October.**

The storm flattened trees causing extensive damage to farm fencing and left many farming families without power for more than a week.

The Council was instrumental in developing an initiative which saw representatives from a number of rural organisations head up driveways to deliver care packages to those in the worst affected areas.



## Heart of Australia

**Rabobank proudly partnered with Heart of Australia this year, supporting its mobile health service at the Northern Territory Cattleman's Association (NTCA) Conference in Darwin and the Far North Queensland Field Days in Mareeba.**

At NTCA, 55 conference attendees received heart health checks. Results highlighted key concerns: nearly two-thirds had Stage 1 or 2 hypertension, while just a quarter recorded normal blood pressure. Cholesterol was better, with two-thirds in the safe range, and one-third at borderline or high levels. Sleep health also emerged as an issue, with nearly half at moderate risk of Obstructive Sleep Apnea.

The heart health checks also confirmed that access to healthcare in rural and regional Australia remains challenging. While most had seen a GP in the past year,

distance still plays a role: 60% said they would seek help despite travel, 27% indicated they would delay until symptoms worsened, and 10% said they might not raise concerns at all. Nearly 80% would book a specialist within a week if services were closer. These findings underscore the need for prevention, education, and improved local access.

At Mareeba, the team achieved a record – 100 heart health checks over three days.

Looking ahead, Heart of Australia is expanding nationwide with five new "Heart Trucks" delivering lung cancer screening and specialist care to rural and First Nations communities. Backed by \$45 million in Federal funding, the first truck, HEART 7, launched in November 2025 to service WA. Heart of Australia has already treated nearly 20,000 patients and saved over 900 lives. Congratulations to founder Dr Rolf Gomes, who has been named 2026 Queensland Australian of the Year.



## Rural Community Hub Program

**Rabobank Australia launched its inaugural Community Hub Program in 2025 to strengthen rural communities by funding upgrades to local halls and community centres – essential gathering points for farming and regional populations. These hubs play a vital role in fostering social connection, resilience, and emergency response capability, particularly in isolated areas.**

Out of the nearly 300 applicants, there were 12 recipients, each receiving \$10,000 in funding. This funding will support essential upgrades such as roof repairs, water supply installation, kitchen improvements, and child-safety equipment – helping ensure these spaces remain safe, functional and welcoming for their communities.



## Business Transition and Succession Planning Information Sessions

**Rabo Client Councils have delivered Business Transition and Succession Planning Information Sessions across regional Australia to help farming families prepare for generational change.**

These free, interactive sessions provide practical tools for improving communication, running effective meetings, and exploring ways to support business continuity. Since the program launched in 2024, 30 sessions have been held across the country with more than 730 participants in attendance, reflecting strong demand for succession planning support in farming families. By encouraging early, proactive conversations and equipping families with essential skills, the initiative aims to strengthen resilience and help manage smooth transitional change.



## Natural Disaster Support

**This year, our New South Wales and Queensland Client Councils partnered with BackTrack and BlazeAid to support regional communities recovering from devastating floods.**

When severe flooding struck Taree and the Mid North Coast in May, BackTrack was among the first responders. With support from the NSW Client Council, their crews moved livestock to safety, cleared roads, repaired fences, and provided vital assistance to families — often being the first, and sometimes only, organisation to knock on the door. Beyond disaster relief, BackTrack creates opportunities for young Australians facing barriers to

education and employment. From November 2024 to October 2025, 20 young people gained skills and confidence through hands-on recovery work in Armidale, Uralla, Walcha, Taree, and the Manning Valley.

Alongside BackTrack, the Client Councils supported BlazeAid, renowned for its volunteer-driven recovery efforts. With support of the Rabo Client Councils, 928 volunteers were mobilised across Queensland and New South Wales, supporting 115 rural properties, clearing and rebuilding 753kms of damaged fencing, restoring farm infrastructure, and helping families regain stability after extreme weather. Their efforts ensure farmers can return to work quickly, reducing the long-term impact of natural disasters on rural livelihoods.

## St John's Western Australia

**The Western Australian Rabo Client Council funded upgrades for five St John Ambulance sub-centres, to strengthen emergency response in rural communities including Bridgetown, Carnarvon, Darkan, Dowerin, Lancelin and Nannup.**

This support included equipping two ambulances with state-of-the-art first aid resources, ensuring volunteers have the tools to deliver critical care. This initiative reflects the vital role the local St John services play in remote areas where access to emergency facilities is limited. By investing in these upgrades, Rabobank has helped enhance community safety and resilience across regional Western Australia.



## Skin Check Truck

**The New South Wales Rabo Client Council partnered with the Australian Skin Cancer Foundation to bring the Skin Check Truck to rural communities, offering free skin checks and education on skin cancer prevention.**

This initiative is critical, with research showing farmers face a melanoma death rate 60% higher than the general population, and local access can help reduce the delays in diagnosis and treatment. The program reflects Rabobank's commitment to improving rural health and wellbeing, with events such as the skin check day in Yass (with 161 checks conducted) and the presence of the truck at AgQuip (103 checks), funded by the NSW Rabo Client Council. Since its launch, the Skin Check Truck has conducted more than 8,000 checks and identified 33 melanomas - helping save lives in regional Australia.



## Fat Farmers

**The Fat Farmers Rural Health Initiative began in South Australia as a grassroots movement to improve farmers' physical and mental health through exercise and social connection.**

Today, it operates across multiple states and continues to grow. In 2025, Fat Farmers announced a major partnership with Active Farmers, combining their networks and resources to create a truly national program supporting more than 80 rural communities, with plans to expand to over 200 towns within two years. This collaboration strengthens their shared mission of improving rural health and wellbeing by offering fitness sessions, mental health support, and community engagement opportunities. Both brands will continue under the Fat Farmers umbrella, ensuring continuity while delivering greater reach and impact across regional Australia.