

Horticulture Business Fitness Checklist

**FARM
BUSINESS
RESILIENCE
PROGRAM**



FARM BUSINESS RESILIENCE PROGRAM

Partners

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



Australian Government
Department of Agriculture,
Fisheries and Forestry



**Future
Drought
Fund**

AGRICULTURE VICTORIA

The checklist is designed to assist all Australian farmers 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 Fitness Checklist

WHERE ARE YOU AND YOUR FARM 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 farm 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.

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 ✓
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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 ✓
PLANNING FOR US:				
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 are considering 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 enough time to spend with family and friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most days we are happy to go to work and find it fulfilling	<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 manage our fatigue levels and appropriately manage safety for all	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 are involved in local groups and activities that strengthen the local community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PLANNING FOR THE TEAM:				
We have a plan to develop our skills (e.g. communication, people management, financial, safety)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are / aware / compliant with our legal obligations when employing staff either directly or through an Approved Employer Labour Hire Service provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a documented labour requirement plan for the business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have adequate numbers of staff for all tasks to be effective, avoid staff fatigue and staff dissatisfaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We invest in professional development for all members of our 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 business purpose and their role in achieving that purpose	<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"/>
We ensure that our staff are trained in Safe Work Practice requirements for our business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a safety plan in place for staff working remote or alone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We provide awareness and access to Mental Health Support programs for ourselves and our staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	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 ✓
PLANNING FOR OUR VISITORS / CONTRACTORS:				
Our employees / contractors have been inducted and the inductions are documented	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a visitor sign-in log	<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"/>
Our contractors are appropriately licensed and legally compliant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We make sure all staff, visitors and contractors are aware of our site biosecurity requirements	<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 Farm

	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 ✓
Farm accommodation for us and Employee accommodation is suitable and compliant (PALM)	<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"/>
We have and use a documented quality assurance system (e.g. Freshcare, HARPS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our fertiliser and chemical storage capacity is sufficient and meets requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We understand our crop water needs and have sufficient water available for the season	<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"/>
Farm fencing is adequate for our needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All our staff are appropriately trained and licensed for the tasks they complete (e.g. drivers license type, ChemCert, ACUP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We plan our crops and / or variety prioritisation based on performance and / or market signals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a replant / rework program for our farm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a regular Soil testing program in place and use it to help manage our soil and plant health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We use a soil moisture monitoring system to better understand and manage our water	<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 business but remain flexible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Things we can do

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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 sustainable goals that we are working towards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We 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, sustainability 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 time	<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 a good relationship 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 the likely effects of a changing climate on our farm business and have plans (short / long) to adapt accordingly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are aware of our energy usage and emissions output and have plans in place to reduce them	<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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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 Farm Plan and map identifying environmental risks (e.g. waterways, wells, bridges, culverts, infrastructure, erosion areas, steep slopes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We apply AgriChem 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"/>
We are on track to leave and 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 and our management strategies enhance our soil capability (e.g. ground cover preservation, reduced tillage)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We understand our soils and what is needed to manage any constraints	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We strategically use and plant trees for multiple purposes (e.g. windbreaks, erosion control, salinity, timber capturing carbon and / or 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 risks	<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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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 business is robust and can withstand various 'shocks' (e.g. commodity price drops, interest rate fluctuations, 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 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"/>
We have a plan for managing the farm and crops 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 and use it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are effectively managing chemical resistance for pests and weeds and use IPDM	<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- 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.

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

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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 minimize 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 take advantage of OPPORTUNITIES	
Ways to reduce the effects of WEAKNESSES	
Ways to reduce the effects of THREATS	

FARM BUSINESS RESILIENCE PROGRAM

Your Farm Business Plan

Putting your goals and actions on 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 Farm Business Plan template and other resources on the Farm Business Resilience Program webpage: agriculture.vic.gov.au/FBRP



Scan for more

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The Farm Business Resilience Program
is supporting farmers to build stronger, more
productive agricultural businesses.

Visit: agriculture.vic.gov.au/FBRP



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The Farm Business Resilience Program is jointly funded through the Australian Government's Future Drought Fund and the Victorian Government's Future Agriculture Skills Capacity Fund.