

## Family Farm Enterprises

### Self-assessment Checklist

#### Farm Business Resilience Program

This program is jointly funded through the Australian Government's Future Drought Fund and the Queensland Government's Drought and Climate Adaptation Program.

Queensland Farmers' Federation and its members is providing a service to farmers who want to update or improve their current business plan.

Together, our objective is to design a business plan customised to your farm business enterprise. In this process, we'll work with individual famers to identify:

- priority risks to farm production practices and business profitability
- strategies to manage weather and climate risks, including drought
- farm best management practices to build resilience strategies

#### Key risk components of a Farm Business Plan

As a sector we are vulnerable to specific threats and risks. This program can work to identify priority risks and strategies to mitigate these risks.

This program can help to identify and rank your priority risks:

- |                                                        |                                                     |
|--------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> climate variability (drought) | <input type="checkbox"/> financial and market risks |
| <input type="checkbox"/> weather/seasonal risk         | <input type="checkbox"/> family business risk       |
| <input type="checkbox"/> biosecurity risk              | <input type="checkbox"/> workforce risks            |
| <input type="checkbox"/> production risk               | <input type="checkbox"/> personal and related risks |

#### How to use the checklist

Each section of the checklist is designed to prompt your thinking about your production processes and farm business. Use this checklist to identify your priority risks and the current situation that best describes where you are at right now, and where you want to be positioned in the future. **In this self-assessment process is confidential**, please use it as a guide to benchmark your business.

Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
✓	✓	✓	✓

#### Next step

When the self-assessment is completed, a next step is to talk to QFF, your industry representative or a professional adviser to develop a Farm Business Resilience Plan.

# Farm Business Resilience Program

## About us

	Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
We enjoy what we are doing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a vision of what we want our life to look like at least 5 years ahead.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We take time to focus on our mental wellbeing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are satisfied with the balance of time we spend on family, friends, work, and other interests.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have regular medical checks, and our lifestyle habits are healthy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have personal insurances in place for contingencies such as sickness, total and permanent disability and death and these insurances are reviewed annually.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have identified our retirement needs and what it will take to get us there.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have an up-to-date Will.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have an up-to-date Enduring Power of Attorney.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Farm Business Resilience Program

## Our Business

	Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
We have a written business plan that includes our vision, mission statement and a list of goals that we are working towards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have an annual budget to help make the best possible decisions about the business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We know our cash flow position and ability to pay bills and interest on a monthly or quarterly basis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We analyse the profitability of our enterprise and monitor changes in our net worth over time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We use electronic record keeping systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a good relationship with our bank and provide clear plans and budgets when required.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have good relationships with our clients, suppliers, advisers and service providers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are compliant with our industry BMP program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are compliant with quality assurance programs relevant to our farm business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our business operates in line with requirements of our <i>Environmentally Relevant Activity (ERA)</i> licence, and has odour, dust and noise management plans in place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a current Family Business Succession Plan that is documented, discussed with owners, directors, family members, and is reviewed regularly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Farm Business Resilience Program

## Our risks

	Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
We have conducted a risk assessment to identify priority risks and have a written risk register.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a written business continuity management plan for managing the operation during extreme weather such as drought and natural disasters.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have effective insurance coverage for the farm business, such as legal liability, life insurance, farm infrastructure and crop insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a biosecurity plan in place and regularly review and update the plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We effectively manage exotic weeds and feral animals on our property.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our business complies with Government regulations such as the <i>Chemical Usage (Agricultural and Veterinary) Control Regulation 2017</i> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Farm Business Resilience Program

## Our People

	Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
Our team understands our operation, their role, tasks and responsibilities.	<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"/>
Every employee has an employment contract and position description.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We keep accurate electronic records of the hours worked, wages paid, and leave taken, for each employee.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have discussions at least once a year with each of our staff members about their performance, training needs and career aspirations, and we act from these discussions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workplace Health and Safety (WHS) is a priority for our team.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have completed a WHS risk assessment and implemented standard operating procedures for all staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have a reporting procedure in place to notify management immediately there are WHS issues.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We are confident going away and leaving our staff to undertake tasks to run our operation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Farm Business Resilience Program

## Our Infrastructure

Yes, we are on track

Okay, but we could improve

No, but know it is important

No, it is not a priority for us or not applicable

Our sheds and other structures meet our requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our farm equipment and machinery is in good condition and meets our requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our fencing is in good condition and protects our boundaries.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our farm water supply can withstand dry periods and drought.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our on-farm sources of irrigation water meet our requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our dams, internal roadways and associated earthworks are well maintained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have access to an adequate supply of water from an off-farm irrigation scheme.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our electricity supply and related infrastructure is suitable for the current and future needs of our business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have thought about the future needs of our business and exploring alternative energy / water sources to allow us to meet our future growth needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our business has an infrastructure improvement plan and a capital expenditure plan to meet existing and future requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our family home and staff accommodation are suitable and well maintained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Farm Business Resilience Program

## Our Farm Operation

	Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
Our farm business is managed to target markets best suited to the crops/stock we produce.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We use water efficient practices in our management program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our nutrient management includes fertilizer placement to maximise uptake, calibration of equipment, soil tests and industry recommended best management practices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our pesticide management includes nozzle control, boom stability, calibration of application equipment, and application record keeping.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our farming systems practices include opportunity cropping, avoiding following on full soil moisture profile, a runoff and erosion management plan, and soil conservation practices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plant disease and invasive species risks are considered, and an appropriate management strategy implemented.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Management strategies for plant pests and diseases consider pesticide resistance risks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We have key measures and targets for measuring the performance of our operation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Farm Business Resilience Program

## Caring for our land

	Yes, we are on track	Okay, but we could improve	No, but know it is important	No, it is not a priority for us or not applicable
We have a property management plan map that identifies cultivation, non-productive land areas and infrastructure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our business operates under our industry's Environmental Management Plan (EMP) or Best Management Practice (BMP) framework.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our crops are used to provide soil health benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strategic soil nutrition is used to maintain and improve natural soil fertility.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our development decisions are made to take unproductive land out of production and bring productive land into production.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We use sustainable cropping practices such as minimum tillage, crop selection, controlled wheel traffic, and erosion control structures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Farm Business Resilience Program

## Resources

### Queensland Farmers' Federation

Farm Business Resilience Program

[www.qff.org.au/projects/farm-business-resilience-program/](http://www.qff.org.au/projects/farm-business-resilience-program/)

QFF Contacts: Kerry Battersby [kerry@qff.org.au](mailto:kerry@qff.org.au)  
Bec Tkal [rebecca@qff.org.au](mailto:rebecca@qff.org.au)

### Department of Agriculture and Fisheries

Drought Assistance Program

[www.daf.qld.gov.au/drought-assist](http://www.daf.qld.gov.au/drought-assist)

### Queensland Rural and Industry Development Authority

Drought Assistance Program

[www.qrida.qld.gov.au](http://www.qrida.qld.gov.au)

### QFF Farm Business Hour

Farm Business Webinars on-demand

[www.qff.org.au/projects/farm-business-resilience-program](http://www.qff.org.au/projects/farm-business-resilience-program)

### AgriLearn

[www.agrilearn.com.au](http://www.agrilearn.com.au)