



# WESTVIC DAIRY NEWS

WestVic Dairy Newsletter

November 2017

## Perfect getaway for dairy farming women

**Nearly 300 dairy farming women have had a perfect getaway from life on the farm at WestVic Dairy's annual Ladies' luncheon.**

The luncheon in Warrnambool on Friday 20th October gave farming women from across south-west Victoria the chance to relax, reflect, rejuvenate and enjoy guest speaker Getaway presenter Catriona Rowntree.

WestVic Dairy Chair Simone Renyard said the luncheon was a chance to bring women together for socialising, fun and a break from the farm. "Women are the backbone of many of our businesses in the south-west and it's nice to have some time off," Ms Renyard said. "We're really happy with the day; we had fabulous guest speakers and nearly 300 women had a chance to network and have a happy time."

Catriona Rowntree's talk on turning your passion into your profession was embraced by the audience.

Angela Gleeson from Allansford said that mixing with like-minded people provided a great break from the farm. "I love getting out and meeting people and educating ourselves about the industry and this is an enjoyable way to do it," she said.

Catherine Krybolder, from Brucknell, and Regina Beal, from Weerite, said the event was an opportunity to enjoy laughs and friendship. "It's part of being women in dairy and it's a very vibrant atmosphere," Ms Krybolder said. "Women on dairy farms don't get out a lot so it's great to catch up with people we haven't seen for a long time," Ms Beal added.

Carol Doolan from Ecklin South, Lesley Sheen from Allansford and Heather Haberfield from Mepunga said the day was fun and informative. "Listening to Catriona was inspiring and it was great to catch up with people," Ms Doolan said.

The luncheon also featured presentations from dairy farmer and AFL star Shelley Scott, local fitness instructor Tania Rowan, and Dairy Australia's Community Project Manager Natasha Busbridge who spoke about the Australian LEGENDAIRY Womens Network.

**The annual event was run by WestVic Dairy with funding support from Legendairy and the Gardiner Dairy Foundation.**



### "In this issue"

- Getting Value for Money from your feeds
- An alternative approach to financing your dairy future
- Boost your silage regrowth
- DairySage Mentoring
- Strategic Plan release

### WestVic Dairy Directors

- Simone Renyard - Chairperson
- Mark Billing - Vice Chairperson
- Rhonda Henry - Treasurer
- Gemma Chuck - Independent
- Jacqueline Soares - Farmer Representative
- Matthew Glennen - Farmer Representative
- Jessica Howe - Farmer Representative

The photos at the top are finalists of our 2017 Great South West Dairy Awards Farm Photo of the year. If you have some great farm photos make sure you submit them for next year's awards. From left to right:

"Rush Hour" by Jo Dickson, "Thirsty Work" by Jessa Fleming, "Ready to Work" by Anthony O'Keefe and "Lunchtime in the paddock" by Matthew Swayn

## Advanced Nutrition in Action

A new Advanced Nutrition in Action course will be run in the WestVic Dairy region commencing in February 2018. The course is aimed at farmers and service providers who are keen to take their understanding of dairy nutrition and feeding management to the next level.

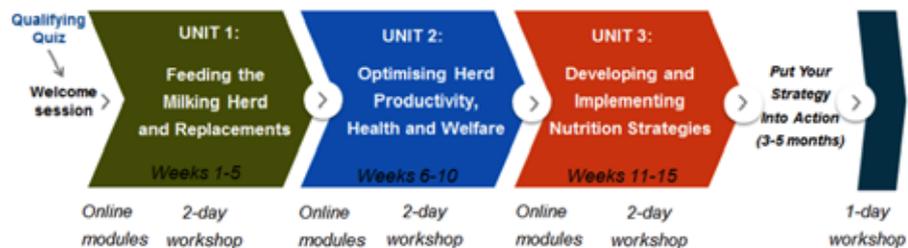
To take part in this course you need at least two years industry experience, either on farm or as an industry service provider. To ensure all participants have a firm grasp of the dairy cow nutrition fundamentals there is a pre-course requirement of a multiple choice quiz comprising of 25 questions.

The course will provide participants with technical knowledge, problem solving and strategic planning skills, in order to increase their capacity to improve herd nutrition practices on farm. These skills and tools will enable them to develop and implement appropriate, nutrition-related management strategies that support their personal and business goals.

It is an innovative delivery method, because much of the learning is done online at home with participants working through each of the modules at their own pace. The group then meets for two days, three times over a 15 week period to share and cement the learnings from the online training.



### Course outline



The workshops will be delivered by nutritionists with relevant technical skills and qualifications, as well as extensive experience as a practicing farm nutrition advisor.

This trainer will be supported by Will Bredin, Regional Extension Officer at WestVic Dairy to assist in facilitation and administration of the course. Participants will need to bring along a laptop computer to each of the course days.

If you are interested in participating or want to find out more about the Advanced Nutrition in Action course please contact Will Bredin from WestVic Dairy on 0438 336 500 or via email on [will@westvicdairy.com.au](mailto:will@westvicdairy.com.au).

## Get your Mo on!

If you have spotted a few more hairy upper lips than usual around our office, it is because our team is once again taking part in Movember to raise awareness for men's health. Have a look at the South West Mow'ers team and get involved by stashing the razor or donating.

But not only the people in western Victoria are sporting mos throughout the month of November. Have some fun and join our #SilageMo competition this year. The best Mo on a silage bale will receive win a prize. To finish off the month, there will be a Blokes' BBQ on 30th November in Cobden, featuring AFL legend Wayne Schwass.

The night will offer farmers a chance to get together and have a night off from the farm. There will also be a barber on hand to liberate the upper lips of those participating in Movember. For more information, please call us on 5557 1000 or email [liza@westvicdairy.com.au](mailto:liza@westvicdairy.com.au).



# Getting value for money from your feeds

Peter Gaffy, Regional Extension Officer at WestVic Dairy

By now, most dairy farmers in south west Victoria have captured the spring pasture surplus in the silage bale or stack, providing the weather conditions have been favourable and the paddocks trafficable. Some farmers may have identified a genuine surplus early in the season and have been able to take advantage of a window of fine weather to grab an early cut of good quality silage. By coming in early and selecting paddocks that are at or slightly past the ideal grazing stage, farmers will have captured milking-quality feed. The cows will then perform well come summer when this good quality silage is fed out.

Below in Table 1 is a comparison between early cut, good quality silage and late cut, average quality silage and the estimated production when fed out in February.

Good-quality silage has a lower NDF, allowing the cow to eat an extra 2kg of dry matter and because the good quality silage has a greater energy density, 37 more megajoules of metabolisable energy are available for milk production. This means an extra six litres of milk will be produced. At a value of 42 cents a litre, the result is therefore a benefit of \$2.52 per cow per day.

It is well worth getting your silage tested to discover what the quality is in terms of Dry Matter, Metabolisable Energy, Crude Protein and NDF. By getting a feed test done, you can receive feedback on how successful you were at capturing good quality feed as well as discovering where this feed best fits into your system.

With summer right around the corner, pasture growth rates will more than likely start to slow down due to lack of moisture. A new pasture growth rate prediction tool has been developed by the CSIRO and the Tasmanian Institute of Agriculture. The technology which was featured at WestVic Dairy's Innovation Day uses a range of historical growth rates and forecast weather information to predict pasture growth rates. Take a minute to check out the Sensor T website and look up your local predicted pasture growth rates at Warrnambool, Colac or Heywood, <http://dashboard.sense-t.org.au/> See Figure 1 for example.

Now that most of the spring harvest is done and you have an idea of how your summer crops are progressing it is an ideal time to revisit your feed budget for the rest of the season and start looking to identify the feed shortfalls and what you might be able to purchase to fill in the feed gaps. A good resource to look at is the Dairy Australia Hay and Grain report available on the Dairy Australia website. This provides regionally specific information on availability of different feed sources and estimated delivered prices.

By having a good handle on the volume and quality of feed on hand on your farm you will be able to go to the market and source the feed required to best complement your home grown feed to deliver a well balanced diet throughout the season. When purchasing feed, comparisons must be made on a dry matter basis and based on what nutrition that dry matter provides.

Table 2 below breaks down the different feed available in the Dairy Australia Hay and Grain report and uses average quality values to then calculate the cents per megajoule and dollars per kilogram of crude protein. It is on this basis that feeds should be compared.

Silage	Good quality (Early Cut)	Average quality (Later cut)
Metabolisable Energy kg/DM	10.2 Me	8.8 Me
Neutral Detergent Fibre NDF	47.3	60
Cow silage intake (DM)	14 kg	12 kg
Grain intake (as fed) per cow	7.5 KG	7.5 KG
Milk production per cow	28 litres	22 litres
Value of milk at 42 cents/L	\$11.76	\$9.24

Table 1. Quality = Money in the bank.



Figure 1. This is an example graph of Actual (green) and Predicted (red) pasture growth rates for Warrnambool on the 23-10-2017.

Table 2 below breaks down the different feed available in the Dairy Australia Hay and Grain report and uses average quality values to then calculate the cents per megajoule and dollars per kilogram of crude protein. It is on this basis that feeds should be compared.

Feed Type	Cost on farm	DM%	Energy (MJ/kg DM)	Crude Protein %	NDF	\$/kg DM	Cents/MJ/ME	\$/KG Crude Protein
Wheat Grain	\$270	88.5	13.3	12.9	13.1	0.31	2.29	2.36
Barley Grain	\$255	87.8	12.8	12.2	20.0	0.29	2.27	2.38
Canola Meal	\$425	90.0	11.4	39.2	29.6	0.47	4.14	1.20
Cereal Hay	\$150	89.3	8.9	9.5	57.7	0.17	1.89	1.77
Lucerne Hay	\$275	86.6	9.0	19.3	43.3	0.32	3.53	1.65

Table 2



Your Levy at Work

## Vendor terms - an alternative approach to financing your dairy future?

Michelle Muir, Regional Extension Officer at WestVic Dairy

*Alternative financing options provide a more flexible way of selling or buying a farm. One option is using vendor terms.*

### What are vendor terms?

These days, 'vendor terms' are not as common as they once were. Years ago, when interest rates were high, lending scarce and less people willing to buy into farm land, vendor terms were regularly contemplated by retiring farmers.

Vendor terms are sometimes known as 'lease to buy', 'terms contract', 'second mortgage' or 'leaving money in'. The general theme with vendor terms is the vendor retaining investment in the property for a period of time after the purchaser has taken possession of the land.

### There are a few ways how this can work:

#### Lease to purchase

As the name suggests, this arrangement involves the purchaser leasing the property prior to formally becoming the owner. This can involve a lease containing the option to purchase, which allows the tenant the option of buying the property at the end of the lease, if they wish.

For example, Dave leases a dairy farm from Mick for a period of five years. A clause in the lease states that Dave has the first right of refusal for the term of the lease. Therefore, if Mick wishes to sell the farm, he can't sell it to anyone else before offering the same deal to Dave first.

#### Terms Contract

The parties may choose to sign a Contract of Sale that is signed and enforceable, but with an extended settlement period and payments along the way ('Terms Contract'). Often these payments are the equivalent of interest on the value of the land, and are non-refundable in the event the contract is not fulfilled.

For example, Josh wants to buy 200 acres from his neighbour Gloria, which is valued at \$4,000 per acre, so the total cost is \$800,000. The economics of buying this land are good, since it will allow him to milk an extra 100 cows, which he already has as rising 2 year olds. However, Josh has only been trading for 2 years and despite having \$80,000 in cash reserve and good cash flow, he can't get finance approval from his bank for this amount. Gloria doesn't want to lease it to him, as she needs some money now for a house deposit in town.

They instead enter a terms contract, with a settlement period of 2 years. Josh will pay Gloria a 10% deposit of \$80,000, then monthly interest payments of 6% on the outstanding \$720,000.

At the end of the 2 year period, Josh will need to be in a position to purchase the property, so get finance for \$720,000. The idea is that by this stage he will be in a better position to obtain approval, and will have saved some more money towards the purchase.

### First Mortgage

In some cases, outgoing farmers may agree to act as the bank in effect, taking on the full mortgage of the property. In this case, the title will be transferred to the purchaser, and they will make regular interest and principal repayments to the vendor as they would with any other loan.

This arrangement isn't always suitable, particularly if the vendor wants some or all of the cash at the time they sell it. To minimise risk, the vendor would expect a decent sized deposit be provided, to increase the equity in the farm which is security for their funds.

For example, Jane sold her dairy farm five years ago to Tom and Sarah, but still owns the 150 acre outpaddock, which Tom and Sarah lease from her. Tom and Sarah are keen to buy the outpaddock, as they want to put in a new set of yards and put in subsoil drainage (which Jane doesn't want to invest in).

Jane doesn't really want to sell, as the lease is equivalent to 5% interest on the value of the land and if she sold the land and put the money in the bank, she would receive 3% interest.

They therefore agree that Tom and Sarah will buy the outpaddock from Jane, and Jane will become first mortgagee. Tom and Sarah will pay 5% interest, with no principal repayments for the first 5 years.

### Second Mortgage

A vendor acting as second mortgagee is probably the most common form of vendor terms and this involves the vendor 'leaving money in'. The usual scenario is that a property is sold for a certain amount (for example \$1 million) and the purchaser may get bank finance for a lower amount (\$700,000). He may have a \$100,000 deposit and the vendor will 'leave \$200,000 in'.

This means the purchaser will owe the vendor \$200,000, to be paid back over an agreed period of time. The vendor will register themselves as second mortgagee on title, meaning that if the purchaser is sold up or goes bankrupt, the bank has first claim on the equity of the property, and the second mortgagee is next in line for whatever is left.

Often second mortgages can be utilised by vendors to obtain a higher price for their property, as they are taking a greater risk. Finding a farmer willing to leave money in a farm can allow a purchaser, who may not have obtained full finance, the opportunity to purchase a farm they otherwise couldn't afford.

Generally, second mortgages are utilised in the short to medium term. For example, the retiring farmer may charge 6% interest, with monthly repayments of \$2,000 and the balance repayable within five years. After five years, the purchaser could either afford to pay the vendor out in cash, or be in a position to obtain bank finance for the full amount outstanding.

## Vendor terms - an alternative approach to financing your dairy future?

### Continued

#### The long and short

There can be many benefits to both vendors and purchasers when considering flexible purchase arrangements. However, sales of this nature are much more complex and involve greater risk than a regular sale and expert financial and legal advice should always be sought before entering into any contract.

A written agreement should be made and a mortgage should always be registered on title, rather than relying on a handshake agreement. Arrangements made may be suitable for everyone involved at that point in time, but things can change and details become blurred. In particular, having signed agreements and registered mortgages can save many arguments after the death of a lender or borrower, preventing a hard time becoming even more difficult.

Vendor terms are most often used within families, where there is a pre-existing relationship and established trust. They can be a valuable tool when putting succession plans in place, and passing assets from one generation to the next.

#### Going forward

If you are interested in knowing more about vendor terms, please contact Michelle or Heidi at WestVic Dairy. We are taking expressions of interest an event focussing on vendor terms for 2018, as well as a series of workshops aimed at those looking to step back from their business.

## Your Feedback is important

Anyone who has been along to any of our extension activities will be familiar with the feedback sheets that we ask participants to complete at the end of the day. Whilst it may not appear to be of great importance (and the smell of sausages cooking may be more appealing than filling in paperwork) it is actually an important tool for all of us here at WestVic Dairy. We value good two-way communications and have built that into our strategic plan as one of our priorities.

Of course, we like to hear how much everyone enjoyed the event, but we are realistic and know that often there are improvements that can be made. Even when an event does go very well, we still want to know how it can be further improved.

The feedback sheets are one of the ways you as farmers, service providers and other stakeholders can let us know what you think of what we are doing and importantly what you would like us to do more of in the future. It also tells us how you receive your information, which is important so we can make sure you are kept up to date through the communication channels you prefer.

In the days after an event, all of the completed forms are entered into our computer program, analysed and a report produced. This provides us with information that can then be used to help guide future decisions around our events. The extension officer uses this feedback to improve the next delivery of this and related activities. The manager uses these reports to guide the development of the WestVic Dairy Annual Operating Plan and Communications Plan. In addition, they are utilised by the WestVic Dairy Board to demonstrate how our activities are perceived by our stakeholders and to monitor delivery performance.

Please be assured, that we comply with the Privacy Act and all feedback data is amalgamated so that any reports cannot identify individual comments. There is no obligation for you to fill in the contact detail sections if you prefer to keep your feedback anonymous, however we appreciate when people complete this so we can discuss your comments with you.

So at your next WestVic Dairy event, please take a few minutes to fill out the feedback form. It will genuinely help us to deliver what you and your fellow industry colleagues really want.

## DairySage Mentoring

The WestVic Dairy Young Dairy Network is proud to facilitate the DairySage mentoring program for 2017/2018.

This program has facilitated many mentoring relationships over the years and continues to gather strong interest from across the region.



This program assists people from across the dairy industry to establish and formalise meaningful and rewarding mentoring partnerships.

DairySage Mentoring is open to anyone involved in the Australian dairy industry including farmers, manufacturers and service providers.

#### As a participant or mentor, you will have access to:

- The six month mentoring program
- A free 2-day introduction/training workshop (includes training, meals and accommodation)
- Speed networking and a dairy industry dinner where you will meet inspirational mentors
- Opportunity to work on your personal goals with the support of a committed mentor
- Monthly webinars to monitor your progress through the program
- Mentor training
- Opportunities for you to establish a supportive network with like-minded dairy industry people
- Access to reputable and highly regarded trainers

**South West Victoria (WestVic Dairy) 14-15 November 2017 in Cobden at Cobden Civic Centre Contact: Heidi Van Es 0459 227 337**



Your Levy at Work

## Time to set some Feedbase goals and map out the plan

*Peter Gaffy, Regional Extension Officer at WestVic Dairy*

How did your Feedbase performance go last season? What worked well and which areas do you need to focus on for the season ahead? Now that pressure of calving is off and harvest on most dairy farms has started to slow down, it is an ideal time to review your Feedbase performance from the 2016-17 season. The DairyBase tool is a great way to review both your physical and financial performance of the last season. Included in the DairyBase online platform is the data from the Dairy Farm Monitor report, which you can use to compare your farm's performance to other dairy farming businesses in south west Victoria. On the new Dairy Australia website, type "Dairy Base" or "Dairy Farm Monitor" into the search box and follow the links to find out more.

The Dairy Farm Monitor Project is full of relevant and accurate farm business data which is collected to ensure the highest level of integrity, so that meaningful comparisons can be made. However, the missing piece of the puzzle is the story behind the numbers. If you really want to take your farm's performance to the next level, get involved in a farm business management benchmarking discussion group. There are several successful groups already running in the region that you may be able to join or, better yet, find some like-minded farmers and start your own local discussion group. These groups are a great opportunity to learn from other dairy farmers. Don't forget, there is funding available through WestVic Dairy/Dairy Australia to help support the operation of a discussion group.

Another way to review your farm's performance is to determine how it stacks up against the Dairy Moving Forward project's three key performance indicators (KPIs) for the feedbase and animal nutrition program. Dairy Moving Forward is a joint initiative by several industry organisations and aims to support and guide the Research, Development and Extension framework. In 2015, the priorities were updated and the current KPI's are:

### **By 2020**

- 1. Increase home grown forage consumption to greater than 1t/DM per hectare per 100 mm of rainfall and irrigation.**
- 2. Achieving 1kg milk solids production of cow live weight.**
- 3. To have total feed cost less than 40% of total farm income.**

By reviewing your own performance, you will be able to identify the opportunities for improvement in your business and set some realistic goals for your farm's performance for the year ahead. Research surveys have demonstrated that farmers, who take part in an annual performance review and goal setting have superior performance and profitability. You have nothing to lose, so you might as well give it a go. You do not have to do it alone either. There are many service providers including milk company representatives, bank managers, independent farm consultants and other industry representatives that are available to support you through this process.

After the review, the next logical step is to create a feed plan or a feed budget that breaks down your annual targets into small, shorter term, goals or targets. The key is to then implement simple systems to review and track your performance over time, so that timely adjustment can be made to ensure targets are met. On the Dairy Australia website, there are several fact sheets available to guide you through making a sound feed budget. On the Tactics for Tight Times website, there is an easy to use excel spread sheet available to help you calculate the feed requirements of your milking herd. And don't forget to account for the young stock.

If you would like to gain more skills in Farm Business Management or learn more about the available discussion group funding, please contact Laurie Hickey, Regional Extension Officer at WestVic Dairy, on 5557 1000. Laurie will be running Farm Business Management courses to build your capacity in this critical area across the region in the year ahead.



## Boost your silage regrowth

Rachael Campbell, Agriculture Victoria, Ballarat

After a great season of growth, dairy effluent is just the tonic your pasture needs. Applying second pond effluent after your silage cut will replace valuable nutrients and boost pasture regrowth.

Second pond effluent is a valuable source of nutrients, especially nitrogen and potassium. Most farms have a large amount of these nutrients sitting in their second effluent pond, ready to be spread and benefit silage regrowth. As we know, harvesting pasture removes a large amount of potassium, so why not apply effluent to your silage paddocks to increase regrowth and replace nutrients. The nitrogen in the effluent will also give the pasture a good kick along. Applying effluent to actively growing plants will ensure the greatest benefit, so silage regrowth is ideal.

It is best to test the effluent prior to application to assess the nutrient levels and to help calculate application rates. The new Dairy Australia Nutrients and Sludge Calculator can help determine appropriate application rates. It can be found on the Dairying For Tomorrow website. Remember second pond effluent is often high in salt, so this needs to be taken into account and paddocks monitored with regular soil tests.

Local Agriculture Victoria trial work found when second pond effluent was applied after a silage cut, pasture growth was increased by between 0.9 tonnes DM/ha and 2.7 tonnes DM/ha.

Following any effluent application it is important not to graze for at least three weeks. This allows the plant time to take up the nutrients, reduces the risk of pathogens and nitrate and also allows enough time to reduce palatability issues associated with the application. It is advised not to graze

late pregnancy cows or freshly calved cows on effluent application paddocks. It is also recommended that young stock not be grazed on effluent application paddocks.

If it isn't practical or you don't want to use the effluent on silage regrowth paddocks, then start thinking of a plan to utilise the resource you have. Another use of second pond effluent is applying to summer fodder crops (single or multiple graze crops). Even better yield increases can be expected from these crops and similar principles apply for application and withholding periods.

An effluent use plan can help save on fertilisers, grow more feed and keep nutrients on farm.

For more information please contact Rachael Campbell, Agriculture Victoria Ballarat on (03) 5336 6868 or [rachael.campbell@ecodev.vic.gov.au](mailto:rachael.campbell@ecodev.vic.gov.au)





## What's on in November-December

### NOVEMBER 13<sup>th</sup>, 20<sup>th</sup> & DECEMBER 11<sup>th</sup>

**EVENT:** Farm Business Fundamentals

**WHERE:** Heywood Health Centre

**DATES:** Day 1 Monday 13th November  
Day 2 Monday 20th November  
Day 3 Monday 11th December

**TIME:** 10.30am - 2pm

### NOVEMBER 14<sup>th</sup> and 21<sup>st</sup>

**EVENT:** Cups on Cups off (CoCo)

**DATES:** Day 1 Tuesday 14th November  
9.30am to 2.30pm  
Day 2 Tuesday 21st November  
9.30am to 1.30pm

**WHERE:** Westvic Staffing Solutions, Colac

### NOVEMBER 14<sup>th</sup> and 15<sup>th</sup>

**EVENT:** DairySage Mentoring Program

**Dates:** Day 1 Tuesday 14th November  
Day 2 Wednesday 15th November

**WHERE:** Cobden Civic Centre

### NOVEMBER 17<sup>th</sup>

**EVENT:** Benchmarking your way to Success

**DATE:** Friday 17th November

**WHERE:** Peter & Fiona Musson, Macarthur

**TIME:** 10.30am to 2.30pm

### NOVEMBER 28<sup>th</sup>

**EVENT:** Creating a team that lasts

**DATE:** Tuesday 28th November

**WHERE:** Glenmore Family Trust, Grassmere

**TIME:** 10.30am to 2.30pm

### NOVEMBER 30<sup>th</sup>

**EVENT:** Blokes' BBQ

**DATE:** Thursday 30th November

**WHERE:** Cobden Recreation Reserve

**TIME:** 7pm

### DECEMBER 4<sup>th</sup>

**EVENT:** Employment Basics Workshop

**WHERE:** Cobden Civic Hall

**TIME:** 10.30am to 2pm

### DECEMBER 12<sup>th</sup>

**EVENT:** Employment Basics Workshop

**WHERE:** Koroit Blackwood Centre

**TIME:** 10.30am to 2pm

**For all events please RSVP to Amanda at WestVic Dairy 5557 1000 or email [amanda@westvicdairy.com.au](mailto:amanda@westvicdairy.com.au)**

For the latest WestVic Dairy events head to [www.westvicdairy.com.au/NewsandEvents/EventsCalendar.aspx](http://www.westvicdairy.com.au/NewsandEvents/EventsCalendar.aspx)

## Contact Us

**Editor:** Alexandra Lenehan  
[media@westvicdairy.com.au](mailto:media@westvicdairy.com.au)

## WestVic Dairy

214 Manifold Street  
Camperdown VIC 3260  
(03) 5557 1000  
[media@westvicdairy.com.au](mailto:media@westvicdairy.com.au)

Visit us on the web at  
[www.westvicdairy.com.au](http://www.westvicdairy.com.au)



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## WestVic Dairy Staff Contacts

### Regional Manager:

Lindsay Ferguson  
0418 545 580

### Extension Officers:

Laurie Hickey

0439 833 484

Peter Gaffy

0438 345 712

Michelle Muir

0428 675 477

Heidi Van Es

0459 227 337

Will Bredin

0438 336 500

## New Strategic Plan

WestVic Dairy has launched its new three year Strategic Plan. The strategic priorities are:

### **Profitable dairy farms**

To support farm businesses to be productive, sustainable and profitable

### **Capable industry people**

To support farm businesses in the recruitment, retention and transitioning of personnel and in their training and skill development

### **Two-way communication and engagement**

Open interaction with farmers and other stakeholders in outward communication of messages and through encouraging and responding to feedback.

### **Promoting a trusted and valuable industry**

Contribute to an improved awareness by others of the value of the industry through demonstrating collaborative leadership and social responsibility (DA takes the lead in many activities in this priority)

You can access the full plan, as well as a Summary on our website [www.westvicdairy.com.au](http://www.westvicdairy.com.au) or by calling the office on 5557 1000.