

50 years for Agrifoods



HALF CENTURY: The team at Agrifoods celebrate their magic milestone.

PHOTO: CONTRIBUTED

BUILDING strong relationships, striving for continuous improvement, staying true to strong values and giving back to the community are the key ingredients for longevity according to local business Agrifoods Australia, which this year celebrates 50 years of operation.

Owners Rob and Megan Anderson, together with their team of 15 employees, market seed, grain and pulse products to exporters and domestic customers, linking local growers to worldwide markets.

Mr and Mrs Anderson, who took over the business in 2009, said they were grateful to the previous owners for the solid

foundations they had established with growers over the years.

Local grower Nev Wirth remembers being the first to deliver a load of millet to the Yumborra Rd site in 1967 and remains a valued supplier to the business today.

"It's great to think families like the Wirths have remained valued suppliers to the business over the 50 years of operation," Mr Anderson said.

"There are many things that have changed in that time, the business has changed hands and rebranded a few times, and the technology we use now in grading and processing products,

like chickpeas and mungbeans, is so much more advanced, but one thing that has always remained important has been relationships.

"Working with our growers to understand their plans, their challenges and their expectations is vital. Growers appreciate that we'll tailor solutions to suit them including flexible and payment options and secure contracts. Meanwhile our export customers know that we won't compromise on quality and service and we will do everything in our power to deliver on time, in full and within specifications."

The approach saw the business take out the

Judge's Choice Award for the Agricultural Services category at the 2017 Business Excellence Awards.

Mr Anderson also recognised the dedication of Agrifoods Australia's employees, with more than half of the team having been with the business for more than five years.

"We're also very proud of the contribution we make to charities and our community."

The team has just completed fundraising for "Movember" raising funds for men's health issues and is a foundation sponsor of the Cocktails for a Cure event at Jimbour, raising funds for ovarian cancer research.



GREAT ADVICE: Megan Moran, from BMO. PHOTO: CONTRIBUTED

Fire up now for the year ahead

THE holidays are upon us and with a bit of luck you will be able to take time out to recharge your batteries and celebrate the festive season.

But what about the batteries fuelling your small business?

Even if you're working 'in' the business over the holiday season, it's worth carving out some time to work 'on' your business.

So why not make some New Year's resolutions for your business?

Take a business snapshot. Before you start setting goals for the year ahead, you need to clear picture of where your business is right now.

What have you achieved in the last 12 months? Were there areas of concern? Are there areas of potential to be tapped? To do this, it may be helpful to examine the key elements of your business. This could include such areas as employees, financials, clients, premises, innovation and marketing.

Set SMART goals. Goals are central to your business success, but the goals need to be SMART. In management circles this stands for Specific, Measurable, Achievable, Relevant and Timely. There's no point in creating some fanciful goal that your

business has no chance of achieving.

Update your business plan. The goals you set should become part of your business plan. Most businesses would have made a business plan at some stage, as it is the cornerstone to getting a bank loan. However, don't just think of it as something you have to do to keep the bank happy. Make it a plan that you can really work with and use to grow your business.

Get a jump on tax planning. While you're reviewing your financials, it's a good idea to go over your accounts to make sure they are all up to date. Plan to touch base with your accountant between February and May. Doing this will give you an idea of what your tax bill might be for the year and plan for any problems that may arise. As the saying goes, forewarned is forearmed.

Harness technology. Small businesses are often slow to take up technology due to the time pressures of running a business.

New technology can be particularly helpful in setting and tracking your goals, monitoring your cash flow and even motivating your team.

— Megan Moran

Seasons greetings

To our Clients, Colleagues and Community,

May your Christmas be filled with fun, friends, family, joy and relaxation. We thank you for working with us and alongside us this year and we look forward to being with you every step of the way in 2018.

Our office will be closed from 2pm Thursday 21 December until 8.30am Wednesday 3 January 2018.



Meet the Team

BMO has a team of over 50 people providing a range of professional services. Today, we'd like you to meet....

Experienced Accountant, **Helen Ruddy** joined the BMO team in 2013 with a background in accounting and agribusiness-banking roles based at Miles and St George. With a Bachelor of Commerce under her belt and qualified CPA status, Helen brings with her strong qualifications in accounting and taxation. Away from work Helen enjoys cooking, gardening and spending time with family and friends.



Super Fund Administrator **Jude Kleinschmidt** joined BMO in 2008 with an Advanced Diploma of Financial Planning and almost 20 years' experience. Jude has a dual role at BMO, providing financial planning support to the BMO Financial Solutions team and playing an important role as part of the Accounting and Self Managed Super Fund team. Outside work, she enjoys spending time with her family, reading, keeping fit and gardening.

Read more team profiles at www.bmo.com.au

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