

Thriving Farming Families

Introducing the Family Charter

9 Key Insights to Underpin Your Family's Success

e-book
1 of 3



Introduction

From time to time, many of us will have looked over the fence at families who seem to have it all together. They run a thriving farm business, operate well as a family, and manage tough conversations without everything falling apart. So, what's their secret? Is it luck, or something more deliberate?

Having worked alongside many farming families across the country, we have seen what drives these outcomes—and it's not luck. These families have proactively and intentionally put systems in place designed for success. They agree on values, goals, and behaviours well before challenges arise; they understand the importance of strategy and communication; and they make decisions and navigate challenges together using agreed principles.

Underpinning this planning system are three integrated documents that shape success:

- 1. A Family Charter** that captures shared purpose, common values, and decision-making principles.
- 2. A Strategic Plan** that sets direction for both family and business.
- 3. An Operational Plan/s** that turns strategy into day-to-day action.

In this e-book, we focus on the foundation piece: the Family Charter. We explore what it is, what it captures, why it matters, and share nine key insights to help your family create an outcome that is authentic, practical, and enduring.

Future e-books in this series will explore how to strengthen Strategic and Operational Planning, creating a clear, connected framework for family and business success. For now, let's take a closer look at the Family Charter and the mindset needed to use it effectively to support your performance and outcomes.

Before We Begin... What's Included in a Family Charter?

Typically in a Family Charter:

- **Purpose and Vision**
- **Values – Individual and Family Values**
- **Guiding Principles**
- **History and Legacy**
- **Family Membership, Participation and Employment**
- **Boundaries – How do we separate family relationships from business roles?**
- **Behaviours and Conduct**
- **Communication and Conflict Resolution**
- **Governance and Decision-making**
- **Leadership and Succession Principles**
- **Ownership Philosophy**
- **Fairness and Wealth**
- **Responsibility to Future Generations**

This list shown here is not all-inclusive and there's no requirement to have every component in your Family Charter. It does however serve to demonstrate the types of conversations and agreements that belong in a Family Charter, so that you can get a feel for what's covered and involved. At every point, the aim is to build trust, support strong relationships, reduce misunderstandings, create alignment before pressure hits, guide decision-making and provide a stable foundation for strategy, succession and governance.

Systemised Planning for Thriving Farming Families — How everything fits together

1. The Family Charter – the “Why”

The foundation upon which all other planning is built. A values-based document (rather than a legal document) that establishes the family’s purpose and defines the core principles of their interactions.

- **Focus:** core values, vision, mission, and family governance principles (how family members will interact and make decisions).
- **Time horizon:** Long-term, inter-generational, regularly reviewed as family needs evolve.



2. Strategic Plan – the “What and Where”

This document outlines the farm’s goals, objectives, and key strategies for achieving the family’s vision. It is the business-focused translation of the Family Charter.

- **Focus:** Long-term business objectives, such as expanding the farm, diversifying activities, or improving profitability.
- **Time horizon:** Typically three to five years, with longer-range goals also outlined.



3. The Operations Plan: The “How” and “When”

The operations plan outlines how the strategic goals will be achieved. It is the most action oriented of the three documents.

- **Focus:** Daily and weekly & shorter term activities, production methods, and roles, responsibilities and resource allocation to achieve strategic objectives.
- **Time horizon:** Short-term, often annual.



1

Agree on the Purpose & Commit to the Process

For a Family Charter to be seen and valued as the foundational document for a family, it's crucial for everyone to agree to its purpose and be 100% committed to the road ahead. This is big work (and it can be hard at times), however the journey and growth that your family experiences while creating the Charter will undoubtedly sustain you into the future, with the process carrying as much weight as the content itself.

If you are worried about potential resistance to the concept of a Family Charter, then we suggest you start by carefully exploring what is ahead for your family e.g. significant events like generational wealth transfer, ownership changes, succession planning and/or increased farm complexity. Does everyone in your family truly believe that there is a road map in place for your family to navigate future events in a safe, sustainable and intentional manner? If the answer is 'no', then the time to start is now before potential problems, misunderstandings and conflicts arise.

Thriving families know that a 'she'll be right' attitude is like fertiliser for anxiety, conflict and disappointment, which is why they opt to work through the process of a documented Family Charter, so that an agreed set of protocols are in place, and trust and confidence can prevail.

In short, they are committed to a Family Charter capturing their 'why', before moving on to other bodies of work to capture the equally-important 'how'.



2

Agree on Your Rules of Engagement

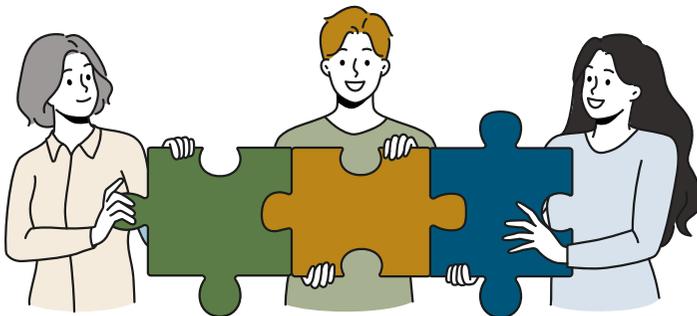
Your Rules of Engagement define how your family will show up, communicate, and make decisions together during the Family Charter process, and beyond. They're about setting shared expectations for behaviour, emotional commitment, honesty and respect. When agreed to early, these rules create an environment where every family member feels safe, heard and valued, even if they are constructively voicing dissent. They also help you manage conflicts with care.

Here are some examples of Rules of Engagement you might adopt:

1. Strong, healthy family relationships will come first.
2. We will communicate clearly and respectfully, allowing equal time for everyone to speak and avoiding interruptions.
3. We will come prepared for every meeting.

4. We will clarify roles and responsibilities, so everyone understands how decisions are made and where they fit.
5. We will separate family and business matters through agreed formal processes.
6. We will contribute positively to the growth and legacy of the family.
7. We will address hard conversations early, knowing prevention is better than crisis management.
8. We will have fun, because shared laughter builds connection and keeps perspective.

The rules you agree to and practise during the process should reflect your family culture. When lived out consistently, they will shape a legacy of respect, clarity, and collaboration for generations to come.



3

Include Everyone & Know Which Hat You're Wearing

Creating a Family Charter in isolation, or with only a few family members present, is counter-intuitive to the principle of open and inclusive dialogue that is fundamental to the Charter's success.

If some voices are excluded, it sends the message that their opinions don't matter and that decisions will be imposed, not collectively made. This can lead to people feeling disengaged and less inclined to value or follow the Charter's outcomes.

Instead, we recommend that you define who is recognised as a 'family member' for the purpose of the process (including spouses and partners) and make sure the rationale for the Charter is clearly communicated and understood by all. In return, request that everyone involved commits to being present for the entire process so that your family can collectively move through discussions and decisions together.



When it comes to roles during the Charter process, it's imperative that traditional family hierarchies are set aside. The only "hat" you and others are wearing during this process is that of a family member fully invested in creating and documenting the Family Charter — with everyone (regardless of their position in the family), treated equally and with respect.

Remember: One person, one voice.

4

Start with an Abundant Mindset

A sustainable Family Charter can only be created when it begins with an abundant mindset. This is the belief that there are opportunities for everyone, and that collaboration and open conversation will lead to shared success.

By contrast, a scarcity mindset assumes competition, short-term thinking, limited opportunities, and that one person's gain must come at another's expense. That kind of thinking can stall progress and erode trust.

Throughout the Charter process, your family is encouraged to think abundantly, collaboratively and with a long-term vision. That's how you'll set the platform for win-win outcomes and create genuine lasting enthusiasm for decisions made in the best interests of the whole family.

To keep you on track, you may want to task one or more people to act as the guardian of this principle or task an independent

facilitator. They can ensure that the process returns to this mindset should conversations stray from an abundance to a scarcity lens.

Here's what abundance looks like:

- An abundant mindset sees challenges as opportunities, not obstacles, and uses them as chances to learn and grow.
- An abundant mindset celebrates the achievements of others, recognising that success is limitless.
- An abundant mindset doesn't look to compete, instead it looks for ways to lift others up, knowing that strong families thrive through mutual support.
- A belief that drawing on the strengths and skills of the whole family group will lead to better outcomes for all.



5

Understand Your Values as part of your Pre-Work

Before you start creating your Family Charter, it's important to take time to understand your personal values and those of everyone else involved.

We know, from experience, that many New Zealand farming families have never undertaken a formal values assessment, which is such a missed opportunity, as when you know your values, you understand why certain things come naturally to you while others feel uncomfortable or difficult.

Sharing your individual values to other family members also helps build trust, strengthen relationships, and improve communication and empathy. It also creates an

environment where families can provide unconditional support for individuals to grow.

Over and above this, your individual values are invariably intertwined with your family's collective values, and once captured, these can guide how you operate together and define what you stand for.

In the Family Charter process, a shared understanding of both individual and family values makes collaboration far easier. When everyone clearly knows what truly matters (to themselves and to others) it becomes much simpler to respond to issues and opportunities as they arise.



Interested to Know More?

Rural Coach provides confidential Values Assessments as a stand-alone service, and also as part of the pre-work we do with almost every client. Get in touch with your local Coach [here](#) to find out more.

6

Make Sure No One Gets Left Behind

Few things are more isolating than being in a conversation you don't understand. You either tune out or stay quiet to avoid revealing what you don't know. In the Family Charter process, that's a real loss because it means people are being left out and valuable perspectives are not being heard.

To prevent this, it's simple to make a rule that all language and concepts must be understood by everyone in the room. To check in on this, you might implement a process of a raised hand or a code word to signal that more information is required, or you might implement a buddy system for additional support.

If someone's needs go beyond what's possible in the room, you

might take the training off-line so that it's given the attention it needs. Where knowledge gaps exist across the entire family (whether around finances, governance, or communication) commit to upskilling as a family, as the growth will be collective and the results could be profound.

As an example of this in action, a client of ours noticed that their 18-year-old son struggled to follow discussions about business finances. Instead of leaving him behind, the family made a point of helping him learn along the way. Three years later, his insights have become a valuable part of their ongoing Charter reviews - and the whole family benefits from his contribution.

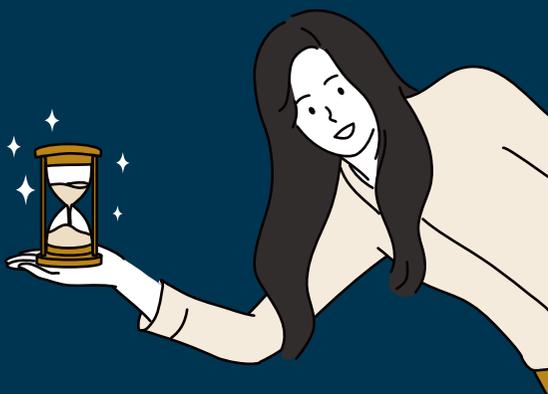


7

Give It the Time It Deserves

While it's tempting to aim for a quick process and a fast finish, the Family Charter is not something to rush. Many of the topics you'll discuss (family legacy and values, assets, shared resources, long-term goals) can be sensitive, emotional, and often unspoken until now. These conversations deserve time, care, and structure.

By allowing space for open dialogue, your family builds trust and ensures the Charter truly reflects your shared values and long-term vision. Rushing the process risks producing a superficial document that leaves current and potential issues unresolved. The result is a Charter that has little buy-in or commitment from those involved.



Remember, as mentioned in Tip 1, the process of considered conversation, understanding, and connection is as much the product as the Family Charter itself. Take the time your family genuinely needs to get it right. Consider too if you'll achieve better outcomes by engaging an external facilitator to guide some or all discussions, especially those that might be new or regarded as daunting. While not mandatory, a professional facilitator can help the family ease into the conversations that matter.

8

Do It Your Way

Just as there's no one-size-fits-all Family Charter, there's no single way to create one. The process should evolve and adapt to suit your family's rhythm, values, and circumstances so that the outcome is a document that speaks to how you do family and how you do business together.

There are many options from 'go it alone' to a facilitated model. What we've observed is that some families want to work with external advisors for the entire process, whereas others choose to bring in advisors for specific topics and then self-manage the rest.

With regard to where these meetings are held, many of our clients hold their shorter sessions/discussions on-farm and then opt to have full-day or weekend retreats off-farm for deeper conversations, decision-making and connection.



Whatever your approach, the most successful Family Charters share six core features:

1. Full attendance from everyone involved with everyone having an equal voice.
2. Thorough pre-work, done with care and honesty by all.
3. An abundant mindset, focused on opportunity and collaboration.
4. Clear documentation of all decisions and agreements.
5. The prompt circulation of minutes after each meeting to maintain transparency and accountability.
6. Review regularly.

The key is to create a process and output that works for your family - one that feels authentic, sustainable, and genuinely supports your family's shared vision.

9

Put It into Practice & Review It Regularly

A Family Charter has little to no value if it gathers dust on a shelf. Its true power comes from being lived, referenced, and reflected in your family's strategic plan, operational planning and everyday decisions and interactions.

Your Charter also can be an excellent onboarding tool for new family members. If someone is joining the family, decide who will introduce them to its contents and ensure they feel welcomed and included through it. This helps create a sense of belonging and continuity. One client does this by having new family members complete a Rural Coach 'Discovery' process. Time is then taken at the next Family Review meeting to 'introduce' the new member of the family, predominantly focusing on their guiding values and aspirations.

Further leverage of the Charter's value comes when shared with your professional advisers. This is particularly useful in times of

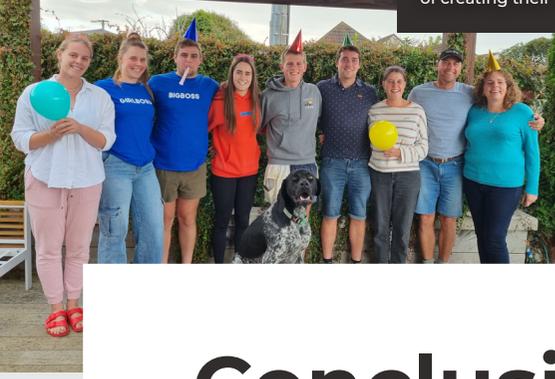
transition and change, as there is a common document in place to align family and advisor understanding.

Our final piece of advice is to revisit and review the Charter regularly to keep it relevant and aligned with your family's goals and values. Many Rural Coach families do this annually, valuing this as a time to reconnect deeply, update each other on personal achievements and goals, and to ensure the Charter still reflects who they are and where they're heading.





Pictured: Rural Coach clients, the Blom family, enjoying the process of creating their Family Charter.



Conclusion

We trust that you have enjoyed discovering more about the Family Charter and its place in the Rural Coach tiered planning system. Our observations are that it's one of the most valuable resources that a farming family can create in the pursuit of clarity, alignment and mutual trust.

In terms of when to start, there never will be perfect conditions. However, the future does have a way of sneaking up on us, and without a crystal ball, we don't know what's ahead and how our family might be challenged. It is far better to have the Family Charter in place when relationships are sound, and before acute or life events happen that take control away from us.

If you believe that a Family Charter could add value to your family, but you're unsure where to begin, Rural Coach is here to help. We can provide structure, guidance, and confidence as your family proactively shapes its future. Once completed, we're also available to help you 'live your Charter', keeping it relevant through regular, guided reviews, growing both individual and business potential.

Who are we?

For 20 years, Rural Coach has worked alongside farming families across New Zealand, helping them strengthen communication, improve business performance, and plan for the future. Our people-first approach supports families to align their values, vision, and operations — building clarity, confidence, and connection for generations to come.



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