

Assisting primary producers, fishers and small rural businesses with **free, independent** and **confidential** support and business analysis



Supporting irrigators to manage water allocations and high water prices with courage and confidence

Rural Business Support (RBS) understands the concerns many irrigators have in response to water allocations and high water prices.

Our Rural Financial Counselling Service (RFCS) supported Riverland and Murrayland irrigators through the millennium drought and our team is well equipped to sit down with you to plan a proactive response to this year's challenges.

While all irrigators share common concerns, how you choose to respond will depend on your unique circumstances.

There are options available to help you manage through this difficult period.

We can help you to make informed and confident decisions about the way forward for your business.

Experienced support

RBS has three rural financial counsellors covering the Riverland and Murrayland who understand firsthand

the impact of low water allocations on local irrigators and primary producers.

Hayley May and Lloyd Wright are based at the RBS Berri office in Kay Avenue and other members of our team, including Lynton Keen at the RBS Murray Bridge office on Mannum Road, are supporting them to manage the extra inquiries.

"They were able to step in and help make things clearer financially."

RFCS client survey response

Options to think about

Talking with a rural financial counsellor can help you take a big picture look at your situation, including options around leasing water.

We can help you work through what it would cost to lease water and consider how that stacks up in terms of cash flow and viability.

If affordability is a concern there are proactive options to consider:

Are there areas of your business that aren't profitable? Maybe this is the time to redevelop. If you've been thinking about planting new varieties, now may be a good time to do it!

On the other hand there will be people who decide this is the perfect time to exit the industry. Irrigators can currently sell water permanently for around \$6000/ML or sell annually for around \$600/ML, which could provide you with the ideal opportunity to invest your capital in other areas, or provide income.

"Others are worse off than us..."

We hear this so often. Everyone has access to an appointment with RFCS to discuss your eligibility for rural financial counselling - please don't self assess.

RFCS also has information on government and industry programs that may be available to you such as

RURAL BUSINESS SUPPORT - FREECALL 1800 836 211

ruralbusinesssupport.org.au

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“The rural financial counsellor was so willing to help and happy to fit in with our farming and family schedules.”



Farm Household Allowance (FHA) and low interest loans available through the Rural Investment Corporation (RIC).

The job of a rural financial counsellor is to help you understand your financial position, then work with you to develop and implement plans to improve this.

Government assistance

Sometimes rural families need an extra hand during tough times. If you've decided to apply for FHA, you will need to set up a MyGov account if you don't have one already. You can do this at: <https://my.gov.au>.

Setting up this account now will make it easier to lodge your FHA application online when you're ready.

FHA provides eligible primary producers and their partners with fortnightly income support for up to four years.

You can find out more and claim FHA online at www.humanservices.gov.au/farmhouseholdallowance. Our rural financial counsellors can help you to complete your application.

If you are in livestock farming, you can find out if you're eligible for the **PIRSA On-farm Emergency Water**

Infrastructure Rebate Scheme. This is a government rebate that is available to drought affected farmers who invest in urgently-needed on-farm water infrastructure for livestock.

Eligible farmers can access a 25 percent rebate – up to \$25,000 – on new purchases and installation costs for on-farm water infrastructure to help them provide water to livestock in the current drought and be better prepared for future dry conditions.

Please call 1800 825 556 for more details or apply at www.pir.sa.gov.au.

“I had no one else to talk to. He really understood what was going on.”

RFCS client survey response

[PIRSA's South Australian Guide for Drought Assistance](#) is another useful resource which includes information about health and wellbeing support, as well as help with finances and farming.

Getting ready for your appointment

Due to a high number of requests for our assistance due to drought and

reduced access to water, there is currently a wait time for an appointment to see a rural financial counsellor.

However, there are some things you can do between now and then to help get ready for this first meeting and to save time later. These include:

- Compiling your historic water use information and production tonnages per patch
- Setting up a MyGov account if you don't have one already
- Gathering together your most recent financial statements and tax returns
- Downloading and completing our Client Service Agreement (if you haven't seen a rural financial counsellor before). To access a copy [tap here](#) or type this into your browser: bit.ly/RFCS_CSA

Contact us

Please call **1800 836 211** to arrange an appointment.

If our phone lines are busy please use our [inquiry form](#) under Contact Us at: www.ruralbusinesssupport.org.au.

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