

Supporting eligible **small rural businesses** in drought-affected areas to identify important decisions, take action and **move forward with confidence**



Rural Business Support (RBS) is delivering a Small Business Drought Program to assist small rural businesses in drought-affected areas to understand their financial position, identify options and implement plans to improve their viability and build resilience for future droughts.

### What is the Small Business Drought Program (SBDP)?

The Small Business Drought Program being delivered by Rural Business Support (RBS) is for small rural business owners who are concerned about the financial impact of drought.

The program aims to assist eligible small businesses to understand their financial position, then identify options and implement plans to improve their viability.

RBS has Small Business Financial Counsellors available throughout SA and NT to provide support under this program up until 30 June 2021.

### Why should I work with a Small Business Financial Counsellor?

Our clients say that working with a financial counsellor helps to provide clarity and a sense of control over where their business is heading.

Financial counsellors can assist you to identify options to overcome financial hurdles and help you to make informed decisions – but you remain in control and make the decisions about your business.

### Is my business eligible to access the SBDP?

To be eligible for the program your small business must:

- employ 19 or fewer people
- be experiencing financial hardship, or at imminent risk of financial hardship
- be located in a drought-affected area

Please call us on **1800 836 211** to discuss your eligibility.

“Really nice people. It is always our decision but they give us the power and platform for the difficult decisions.”

**RBS client survey respondent**

### How much does it cost?

The SBDP cost is fully subsidised by funding from the Australian and South Australian Governments.

The only cost to you is in committing adequate time away from your business to work with our SBFC.

The more time you are able to commit to the process, the better the outcome!

### What do I need to do to access this service?

Please call **1800 836 211** for information on how to be connected with a Small Business Financial Counsellor (SBFC).

Our SBFCs can meet with you at your place of business, a mutually convenient location or at one of our regional offices in Ardrossan, Berri, Clare, Darwin (NT), Magill, Murray Bridge, Naracoorte and Wudinna.

To receive ongoing support with a SBFC, you will need to sign a client service agreement, which outlines your rights and responsibilities and includes responding to confidential entry and exit surveys.

This anonymous data will be used to help demonstrate the effectiveness and ongoing need for the program.

### How does this program actually work in practice?

At your first appointment, our SBFC will seek to gain an understanding of your situation and the support you are looking for. They will also discuss the eligibility requirements.

“It’s taken a lot of stress away - the free service has been lifesaving. This community and a lot of other communities would be lost without the service.”

- RBS client survey respondent



Once it is agreed to work together, your SBFC can continue supporting you over several months to:

- identify and address any immediate business concerns
- clarify your business’s financial position and ongoing viability
- consider options and prioritise the important decisions and actions that need to be taken
- develop and implement plans to improve longer term viability.

**I’m still unclear on why I should talk to a SBFC. How can they help me?**

A SBFC can help you to take a big picture look at the position and performance of your business and gain some clarity around your future business aspirations and goals.

They can help you to prioritise and plan a pathway forward, then support you as you put those plans into action.

After your first appointment, we’ll be able to give you a clear idea of the possible ways we can help, which may include:

- considering different options to manage financial issues
- developing budgets and cash flows
- negotiating with creditors
- accessing dispute resolution services

- connecting with broader professional advice including government and community grants, programs or schemes.

**Can you help with AgBiz Drought Loans for small businesses?**

Our SBFCs have up-to-date information from the Federal Government’s Regional Investment Corporation (RIC).

“RBS helped find a positive way forward when everything seemed impossible. Sensible and empathetic help and advice.”  
- RBS client survey respondent

The new AgBiz Drought loan, available through RIC, is designed to help eligible business owners manage their small business through the drought.

It can be used to refinance debt, pay for operating expenses, suppliers, salaries, wages and rent.

We can help you consider the benefits and drawbacks of applying for the AgBiz Drought loan.

Find out more at: [www.ric.gov.au/agbiz-drought](http://www.ric.gov.au/agbiz-drought)

**What can’t a SBFC do?**

While SBFCs can help with business matters, there are some areas best

left to other service providers such as lawyers, accountants and the Australian Tax Office (ATO).

We can’t represent you in legal processes, or act as a mediator in farm debt mediation processes.

If a need for emotional counselling is identified, we will refer you to mental health service providers. We will continue to work with you alongside these other professionals.

**What credentials do SBFCs have?**

Our Financial Counsellors have a diverse range of experiences and qualifications; from banking, accounting to operating their own small businesses. Importantly, our staff have experience working alongside small business owners to collaboratively find a way forward.

One thing we all have in common at RBS is a genuine understanding and empathy for rural business owners, based on our experience in delivering the Rural Financial Counselling Service to primary producers, at their kitchen tables, since 2006.

**How do I make an appointment?**

Please call 1800 836 211 to be connected to a SBFC. You can also find more information at:

[www.ruralbusinesssupport.org.au](http://www.ruralbusinesssupport.org.au)