

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



Experienced support for farmers and growers impacted by bushfires to assess options and move toward recovery

Rural Business Support (RBS) has a team of well-trained rural financial counsellors and business analysts ready to help you once the initial shock of a bushfire turns to thoughts of recovery and rebuilding.

Our free, independent and confidential service can assist you to make informed decisions about your way forward.

There are avenues to help you and your family manage through this difficult time. While all businesses in the bushfire zones share common concerns, how you choose to respond will depend on your unique circumstances.

Our Rural Financial Counselling Service (RFCS) supported farmers, growers and small ag-related businesses through the recovery phases after the Sampson Flat and Pinery bushfires.

Our professional and empathetic staff can sit with you, in a place of your choice that's convenient and comfortable, and help you and your family plan a proactive response to this traumatic event.

What do we do now?

It is normal to feel overwhelmed by a disaster event of this scale.

Step by step, we can assist you in prioritising what needs to be done next and to take action, even when it feels difficult knowing where to start.

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

RFCS client survey response

We can help you to:

- Prepare for talks with insurance companies, banks and lenders
- Prepare cash flow forecasts to meet financial obligations
- Access other professional services
- Develop and implement plans to return to 'normal' operations

Options to think about

In terms of cash flow and recovery for your business, planning will be critical in making decisions and talking with financiers. This is where we can help.

It may be worth talking with your lenders about what assistance they can offer. Is there an interest-only option around finance structures?

We can work with you to develop a plan for the next 12 to 24 months, talk through what your business requirements will be and look at how these might be managed financially.

Any concerns about the tax implications with monies you may receive via donations or insurance payments should be raised with your accountant or the Australian Taxation Office (ATO).

"But others are worse off than us..."

We hear this so often. Everyone has access to an initial appointment with RFCS to discuss eligibility for our services - please don't self assess.

RURAL BUSINESS SUPPORT - FREECALL 1800 836 211

ruralbusinesssupport.org.au



/RuralBiz



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“The most important part of our job after an event like this is to deliver information and support in a way that suits the distress levels. This could be different for each person - there’s rarely a ‘one size fits all’.”

Paula Kelly - Senior Rural Financial Counsellor



RBS also has information on programs that may be available to you such as Farm Household Allowance (FHA) and emergency aid through the [South Australian Country Women's Association \(SACWA\)](#), [Red Cross](#), [Salvation Army](#) and [St Vincent de Paul](#).

Disaster Recovery Payment

The Australian Government Disaster Recovery Payment is a one-off payment to help you if a declared disaster significantly affects you.

If you are eligible you will receive \$1000 per adult and \$400 for each child aged under 16 years.

More information on the Disaster Recovery Payment is available on the [Department of Human Services website](#) or by calling **180 22 66**.

Other Government assistance

Sometimes rural businesses need an extra hand during tough times.

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

You do not have to be in a drought area

to apply. 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>.

The [Regional Investment Corporation \(RIC\)](#) provides farm investment loans to improve the strength, resilience and profitability of eligible farm businesses.

Call: **1800 875 675**

Visit: www.ric.gov.au

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

RFCS client survey response

Wellbeing support

[Regional Access](#) is a free online and phone counselling service for people who live and work in regional, rural or remote South Australia.

Professionally trained counsellors will listen and help you to develop strategies to manage stress and feelings of being overwhelmed.

Call: **1300 032 186**

Visit: www.saregionalaccess.org.au

Getting ready to meet with RBS

If you feel able, there are some things you can do now before your initial appointment with us, to save time later.

These include:

- Setting up a [MyGov account](#) if you don't have one already
- Gather together your most recent financial statements and tax returns. If you don't have hard copies, can they be accessed electronically or from your accountant?
- Download and complete our Client Service Agreement (if you haven't seen a rural financial counsellor before). To access a copy [tap here](#) or type bit.ly/RFCS_CSA into your browser.

Contact us

To be connected to one of our team, please call **1800 836 211** or visit our website for more information: www.ruralbusinesssupport.org.au

Our staff are standing by to help you. You don't have to face this alone.

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