



2018 - 19 In Focus



Assisting and inspiring primary producers to be resilient in the face of change, risk and business challenges.



Supporting farming families and small rural business people to take action to improve their financial position and build resilience for the future.



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

2018-19 RFCS survey respondent

Rural Business Support assists and inspires rural business people to be resilient in the face of change, risks and challenges.

Changes and challenges in food and fibre production are inevitable. Some stresses are short-term, others long-term. Some come suddenly – while others are predictable. Some are more severe, while others slowly erode farmers' ability to farm.

Our programs and services are developed to inspire primary producers and small rural business owners to take action to improve their financial position.

With support from industry and government, we have a vision of a competitive, profitable and sustainable primary industry sector by equipping producers with the financial literacy skills and strategic awareness they need to make timely decisions and build long term business resilience.

Rural Business Support... Building rural resilience from the north to the south



NORTHERN
TERRITORY

Darwin
Katherine
Alice Springs

SOUTH
AUSTRALIA

Wudinna
Clare
Berri
Magill (Head Office)
Murray Bridge
Naracoorte

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From our Chair

Rural Business Support (RBS) has pursued our course to be recognised by government and industry as a champion for rural resilience in 2018-19, in what has been a challenging year weighted by climatic and political influences.

We embraced key opportunities to strengthen connections with existing stakeholders and formed new partnerships aimed at delivering future benefits to rural businesses in South Australia and the Northern Territory.

In the lead up to the Federal Election, RBS CEO Brett Smith and I secured meetings with both sides of Parliament. Worthwhile conversations were held with the then Minister for Agriculture and Water Resources David Littleproud, and the then Shadow Minister for Agriculture, Fisheries and Forestry Joel Fitzgibbon. These discussions enabled us to show how RBS programs and services are building the preparedness and resilience of rural businesses in SA/NT, as well as share our vision to see similarly themed programs and services benefit farming communities beyond our borders.

Opening at Growing SA

In September 2018 RBS was proud to be the breakfast sponsor at the second annual Growing SA event organised by Grain Producers SA (GPSA) and Livestock SA.

This notable opportunity allowed us to share how we are helping to build a more resilient rural sector in front of around 250 guests from SA's grains and livestock sectors, as well as key agricultural industry leaders including Minister for Primary Industries and Regional Development Tim Whetstone, Executive Chair of Primary Producers SA Rob Kerin and GPSA Chair Wade Dabinett.

Strengthening stakeholder links

As government, industry and community organisations came together to respond to drought conditions, we reinforced strong local links with the Department of Primary Industries and Regions SA (PIRSA). Our counsellors and PIRSA's Family and Business Program mentors worked collaboratively to help drought impacted families tap into financial, practical and health support options.

Taking time to thank our team

To our incredibly skilled and dedicated team now, it would be remiss of me not to formally acknowledge what a challenging year it has been. As the number of clients and enquiries from people in distress swelled, so did your professionalism and patience. On behalf of the Board, thank you. There are grateful comments aplenty in the new RFCS survey carried out by the Department of Agriculture this year – this is a direct reflection of your dedication and professionalism shining through in this extremely tough year.

As the demand for help from farming families in crisis intensified, the Board was proactive about helping management and staff to keep check on their own wellbeing needs. Use of our Employee Assistance Program has been regularly encouraged and a staff wellbeing survey was undertaken to ensure we looked after our own people as well as our clients.

Our RFCS focus for the year has included the transition to new Key Performance Indicators under the revised Performance and Assessment Framework. The Board was pleased to see a greater emphasis on achieving outcomes with clients as opposed to measuring activities with clients.

Looking forward - RBS 2025 Strategy

With a constructive strategic planning day held in May 2019, the Board has begun drafting the Rural Business Support 2025 Strategy. This important re-focus for the organisation will build on what has been achieved in the past five years under our 2020 Strategy.

Appointing new Board members

The RBS Board is privileged to encompass a broad skill set including expertise and networks across the primary industry, agribusiness and rural business sectors, with all Board Members bringing a strong focus on corporate governance and business management.

Simon Venus joined the Board in October 2018, taking the reins from Damian Fitzgerald who retired after his maximum nine-year term. Damian's significant contribution was formally recognised and celebrated with a dinner in October.

Simon has been a seamless addition, bringing extensive legal experience in the Australian agribusiness sector having represented a wide range of clients from family businesses and not-for-profits to corporate enterprises and institutional investors.

In October 2019 both Malcolm Pridham and Peter Walker will complete their terms - recruitment to fill these roles is underway at the time of writing.

Looking ahead to 2019-20 and beyond, the Board continues to monitor areas of concern including the ongoing impact of drought on livestock producers, broad acre croppers and apiarists. We remain committed to ensuring RBS is poised and equipped to respond to all areas of need, to in turn continue building a sustainable and more resilient primary industries sector.

Sharon Starick

Chair - Rural Business Support



From left: Simon Venus, Brett Smith (CEO), Caroline Rhodes, Peter Walker, Sharon Starick, Malcolm Pridham, Claudia Goldsmith and John Harvey.



Our Board



Sharon Starick Chair

A cereal and pig producer from SA, Sharon has combined primary production interests with conservation and natural resource management. In 2019 Sharon was named the final appointment to the board of the Federal Government's Regional Investment Corporation (RIC).

Sharon has worked as a land care officer with PIRSA, executive officer to three Soil Conservation Boards and the Soil Boards CARE Committee. Sharon has served on the Mallee Sustainable Farming Board, Pork Industry Development Board, Natural Resource Management Council and Community Advisory Committee for the Murray-Darling Basin Ministerial Council.

She is a graduate of the Murray-Darling Basin Leadership Program and the AICD Company Directors Course.



John Harvey Deputy Chair

John is owner of Bathe Wines and has a broad knowledge of the Australian wine industry. He is a former Executive Director of the Grape and Wine Research Development Corporation (GWRDC) and has held positions as the Chair of the Adelaide Hills Wine Region, Member of the South Australian Wine Industry Association Executive and is a current Non-Executive Director of the Australian Wine Research Institute.

John demonstrates strategic leadership and has a strong understanding of rural communities and agribusiness, governance and community engagement. He holds a number of other Chair and Non-Executive Board positions within the private and profit for purpose sectors. John is a Fellow of the Australian Institute of Company Directors, has a Master of Business Administration, as well as a BSc (Hons) and PhD from the University of Adelaide.



Claudia Goldsmith Treasurer

Claudia joined the Board of Rural Business Support in October 2017. She brings valuable expertise gained from a career as an accountant and from working as a management consultant for BDO until 2017. Claudia is also an experienced non-executive director in the not for profit sector, including previously as a director of the Goolwa and District Bendigo Community Bank and Surf Life Saving SA.

Claudia's current board roles include: Riverland Mallee Coorong LHN, Blind Welfare Foundation and Intellectual Disability Accommodation Association. Claudia is also a member of the Audit & Risk Committees of Alexandrina Council, District Council of Yankalilla, Victor Harbor Council and the Eastern Health Authority.



Caroline Rhodes Board Member

Caroline is the Chief Executive Officer of the peak industry body, Grain Producers SA (GPSA).

She has specialised in stakeholder management and regulatory affairs during her 19-year career in agribusiness, holding senior roles in the public and private sector. Caroline holds a Bachelor of Agricultural Science (University of Adelaide), a Master of Agribusiness (University of Melbourne) and a Diploma from the Australian Institute of Company Directors. She is a graduate of the Australian Rural Leadership Program and has served as a Trustee of the South Australian Grains Industry Trust Fund. Her current board appointments include the South Australian Cricket Association and the umbrella charity, Foodbank South Australia.



Simon Venus Board Member

Simon joined the board of Rural Business Support in October 2018, bringing a wealth of legal experience as a partner at national law firm Piper Alderman and Head of the firm's Agribusiness Practice Group. He has been a Director of Agribusiness Australia and an inaugural member of the SA Agribusiness Council.

Simon also is a member of the Agribusiness Advisory Board at the University of Adelaide as well as a trustee of several charitable organisations. Simon is actively interested in agriculture, having worked as a jackaroo and overseer on station properties before becoming a lawyer 20 years ago. Today he part-owns a vineyard at Barmera and is involved in a family farm on the Fleurieu Peninsula.



Malcolm Pridham Board Member

With over 40 years of banking experience, Malcolm has a strong agricultural finance background. He has lived and worked in many locations across the State and has broad skills in strategic planning, business development and business management.

Malcolm was brought up on the family farm on Yorke Peninsula and has an in depth understanding of rural SA and continues to be involved in family farming operations in the South East. Malcolm has a Diploma in Rural Business Management, is a graduate of the Australian Institute of Company Directors, a member of the Agribusiness Association, SA Rural Media Association, Ag Institute and is a SA Justice of the Peace.



Peter Walker Board Member

Peter is a horticulturist based in the Riverland and has long-term experience as a Chairman and Director on a number of agricultural, seafood, tourism, government and public companies, including the Citrus Industry Development Board and Horticulture Australia.

He currently is a Director for Regional Development Australia – Murraylands/ Riverland. In partnership with his wife, Carole, he produces citrus and until recently has managed investment farms. Peter is a Fellow of the Australian Institute of Company Directors and holds an Advanced Diploma in Rural Business Management and an Advanced Diploma in Horticulture.



Back from left: Hayley May, Russell Trainor, Darren Longbottom, Lloyd Wright, Kellie Harrison, Paula Kelly and Lynton Keen. Front from left: Brett Smith, Sharyn Muller (SA CWA Treasurer), Roslyn Schumann (SA CWA President) and South Australian Red Cross Emergency Services Manager Jai O'Toole.



From our Chief Executive

In a year headlined by drought, Farm Household Allowance (FHA) review and changes, a Banking Royal Commission, Rural Business Support has been conscientiously working to strengthen stakeholder relationships to better support farming families to prepare and build long term resilience.

Resilience and preparedness; by equipping farm households with the tools and decision making processes to manage and recover from adverse events like drought. Resilience; by educating rural business owners about how they can better plan and prepare for natural disasters and other unforeseen risks to their bottom lines. And importantly, resilience and preparedness; by encouraging farming families to tap into avenues of support to ease the financial and mental toll of tough times.

It's certainly been a year of mixed fortunes for rural businesses. In South Australia, drought, hail storms and industry specific threats caused anguish for many; while

grain and sheep producers celebrated bumper prices.

Up in the Northern Territory, a disappointing wet season has also resulted in dry conditions and heavy destocking south of Katherine to the border and through to the Barkley region.

Continuing dry times increase demand for RFCS

With the support of both the Australian and South Australian Governments to help fund two additional roles, our RFCS team rallied to respond to the sharp rise in families seeking our assistance and support as a result of drought conditions.

At the time of writing we are working with 560 rural businesses in SA and NT, compared to 244 at the same time last year (a 130 percent increase). At times, it seemed the drought was very targeted, in many districts hitting areas harder than others, simply depending on who received the season's last drop of rain and who missed out! The regions of most concern in SA are Eastern Eyre Peninsula, Upper North, Mid North, Lower North, Mallee, Murraylands and the Riverland. In the NT, it's south of Katherine to the border, around Alice Springs and through to the Barkley region.

With RBS working diligently with growing client numbers,

the Minister's Dry Times Working Group (government, industry and community organisations) came together to respond to drought, reinforcing the already strong links with Primary Industries and Regions SA (PIRSA).

Our counsellors have worked closely with PIRSA's Family and Business mentors. From the many community drought meetings, to financial and health assistance, to finding fodder for stock, the partnering with PIRSA to direct families to support options has worked effectively where needed.

New partnerships deliver financial and wellbeing support

This year we embraced first-time partnerships with the South Australian Country Women's Association (SACWA) and the unique farmer-focused wellbeing tool ifarmwell.com.au, developed by Dr Kate Gunn.

Through SACWA's Emergency Aid Fund, including a substantial \$1.2 million donation to this from Red Cross' Help Aussie Farmers Appeal, our counsellors have helped to distribute payments totalling a staggering \$1.4 million – and counting – to eligible families in drought areas.

This is an extraordinary achievement and it's been a privilege to work so closely with the dynamic and driven volunteers of the SACWA in their 90th anniversary year.

Our formal backing of ifarmwell reflects our belief in the need to nudge farmers in the right direction for help with looking after their wellbeing. Our RFCS team helps farmers to manage the health of their businesses – encouraging options to help them manage their mental health is equally important.

We have welcomed opportunities to learn about and learn from Tasmania's Rural Alive and Well (RAW) program this year. RBS commends the RAW team on some great results to combat rural mental health issues on the Apple Isle.

Farm Business Management Programs evolve and grow

In March 2019 our successful Farm Business Strategic Review (FBSR) received the welcomed backing of Minister for Primary Industries and Regional Development Tim Whetstone to be adapted to help SA farm businesses be better prepared to manage and recover from drought.

With valuable support from Livestock SA, we had 30 mixed cropping and livestock farming families attend workshops in the Mallee, Mid North and Eyre Peninsula. Follow-up on farm meetings followed.

Preparing small businesses for natural disaster

Funded under the National Disaster Readiness Program, our new Business Readiness Program saw the delivery of 28 workshops across the state to plan and prepare for natural disaster events, many of whom previously had no formal disaster, risk management or contingency plan in place. Reflecting that this program is on the right track, we were pleased to secure \$100,000 through the South

Australian Fire and Emergency Services Commission (SAFECOM) to expand the reach and exposure of this program to more small business owners in 2019-20.

Starting conversations to benefit clients and lenders

As the outcome of the Banking Royal Commission led to a tightening on lending conditions, we met with major lenders to encourage positive dialogue around our team's experience in helping clients improve profitability and to highlight our shared goal of minimising unnecessary added distress on families in financial hardship.

We have appreciated the support of the SA Small Business Commissioner's Office in navigating the new Farm Debt Mediation Act process with clients since the Bill passed in September 2018.

RBS has promoted and helped many with the new low interest lending options with the Regional Investment Corporation working closely with eligible clients and their existing lenders.

Exploring and welcoming new opportunities

As RBS shifts gears to develop and pursue our 2025 Strategy, we are proactively exploring opportunities to further shape our business, primarily to assist our farmers in dealing with the challenges of adversity and business risk, in an environment of socio and economic change.

Being aware and prepared for the inevitability of these adverse events, and being able to withstand the resulting business shocks that will come again in the future, helps to underpin confidence and importantly a profitable, sustainable and resilient primary industry sector.

Brett Smith

CEO – Rural Business Support



Sharon Starick and Brett Smith with Hon David Littleproud MP at the national RFCS conference hosted by RBS in August 2018.

Achievements

From partnering with the South Australian Country Women's Association (SACWA) to distribute emergency aid funding to drought affected farming families, to rolling out workshops across the state to help small regional businesses be better prepared to withstand natural disasters, RBS has strengthened our position as a leading and respected not-for-profit provider of agribusiness services and independent support to the primary industries sector this year.

Rural Financial Counselling Service

- Provided almost 9500 hours of service to 1011 farming families across SA and NT.
- Worked cohesively with the SACWA to distribute Emergency Aid Fund grants totalling more than \$1.4 million – to eligible farming households.
- Contributed to the Dry Times Working Group established by the SA Minister for Primary Industries and Regional Development.
- Presented at the Department of Human Services' annual conference in Brisbane on how well RBS RFCs work with FHA case officers (FHCs).
- Helped coordinate and took part in more than 20 Federal Government drought outreach events across South Australia.
- Engaged and consulted with Wild Catch Fisheries SA.
- Responded to a significant increase in calls for support from apiarists as drought conditions reduced bee numbers and pollination prospects.
- Intensively supported Adelaide Hills apple and pear growers affected by spring hail storms in 2017 and 2018.
- Continued to support pig farming families impacted by the crisis point downturn in 2018.
- Sought funding to increase RBS resourcing and respond to a surge in demand for RFCS support as drought conditions in SA worsened.
- Led the development of the new national RFCS Network which includes 11 RFCS service providers nationally.
- Delivered business health checks for fishers and succession planning workshops with NT Farmers in the Northern Territory

Farm Business Management Programs

- Delivered the Grains Industry Farm Business Strategic Review (FBSR) to 40 SA farming families, supported by GPSA (\$100,000), GRDC (\$50,000) and PIRSA (\$200,000).
- Secured State Government funding to deliver Drought FBSR workshops to 35 families around Cowell, Orroroo and Karoonda in collaboration with Livestock SA.
- Increased participation in the Dairy Farm Monitor Program to 19 family businesses in partnership with DairySA and Dairy Australia.
- Confirmed the roll out of our FBSR program into the dairy industry in 2019-20, reconnecting with previous users and connecting with new users.
- Announced a new partnership with ifarmwell.com.au to support the further development of the unique farmer-focused wellbeing tool. Facilitated 50 interviews with all 12 RFCS providers nationally as part of this.
- Completed 27 Business Readiness workshops across regional SA to help small businesses better plan to withstand and survive natural disaster events.
- Secured a \$100,000 South Australian Disaster Resilience Grant to expand the reach of our Business Readiness Program through a new project in 2019-20 with the support of Business SA and SAFECOM.

A photograph of three people walking away from the camera in a field at sunset. The person on the left is wearing a dark vest over a plaid shirt. The person in the middle is wearing a light-colored jacket over a plaid shirt and a cap. The person on the right is wearing a dark jacket. The background is a bright, hazy sunset over a field of tall grass.

Across

169

post codes

10,474

*Hours of direct support
provided on farm*

320,709

*Kilometres travelled to
meet with families on farm*

14

*Rural Financial
Counsellors*

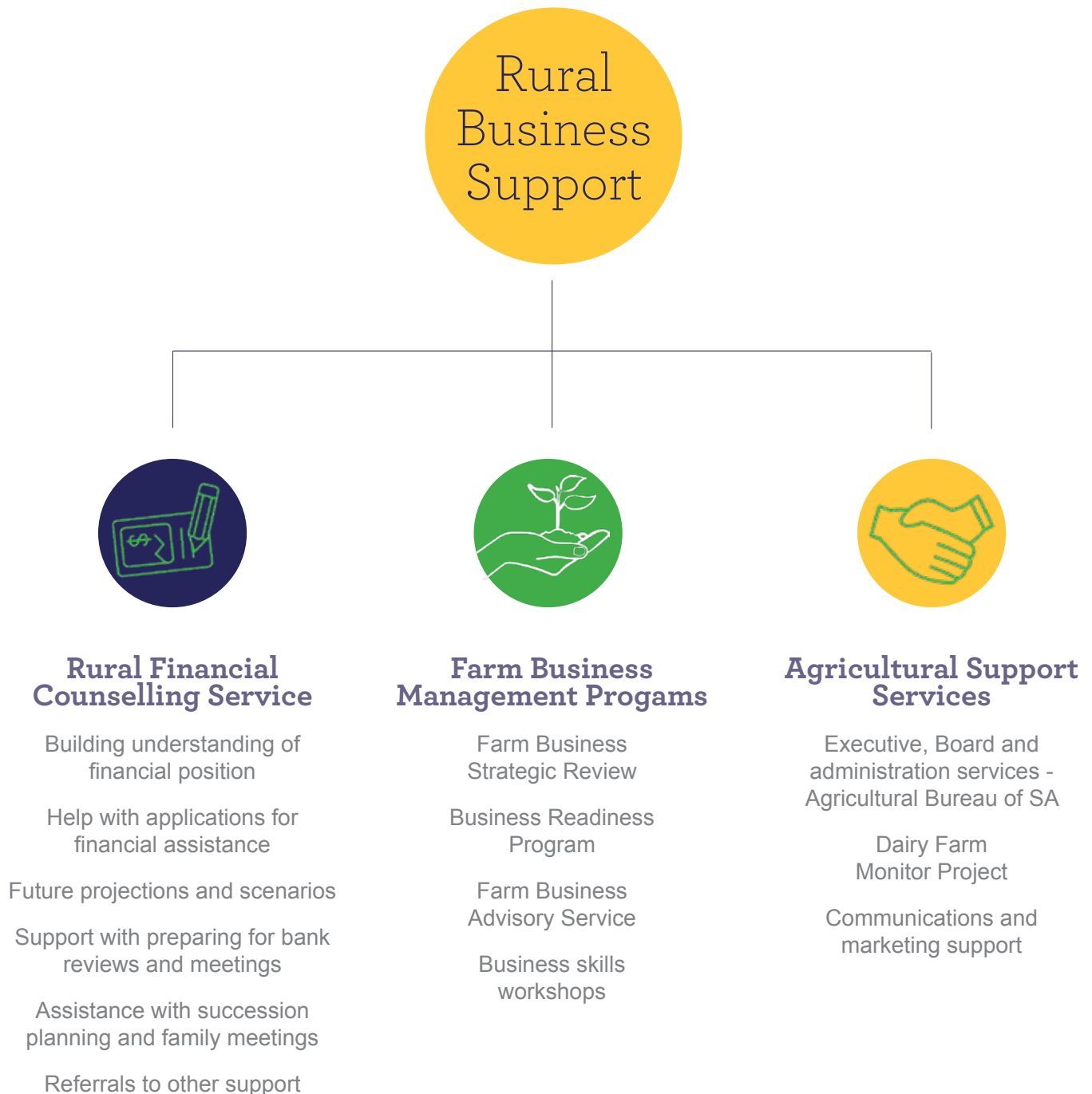
1201

*Farming families
supported and small
rural business owners
supported*

20

*Federal Government
drought outreach events*

Business structure



"Our counsellor was very approachable and prompt returning calls, and it was great that he came to our home, making things easier to access in our office area."

2018-19 RFCS survey respondent



"I think you are doing a wonderful job in difficult times. Each farm is different but your staff are well trained and empathetic."

2018-19 RFCS survey respondent

Dry times open new doors for RBS

Rural Business Support was pleased to be part of the broad response by government, industry and charity groups to supporting rural communities impacted by the ongoing dry conditions this year.

We have worked with charity groups, specifically the South Australian Country Women's Association and Australian Red Cross.

At a national level we engaged with the Prime Minister's Drought Taskforce led by Major General Stephen Day.

We were invited to be part of the Dry Times Working Group, an industry and government service provider based group that monitored the impacts of drought in South Australia.

Over the summer months we participated in the South Australian Government's community drought meetings in

Orroroo, Robertstown and Karoonda alongside PIRSA's regional Family and Business support mentors.

Connections were made and strengthened with local councils, Regional Development Australia (RDA) branches and Business SA.

When the Department of Infrastructure, Regional Development and Cities initiated drought support events across Australia, we worked closely with them to promote the 22 sessions in South Australia via mainstream and social media. Our team was on the ground at 20 of these sessions answering questions from local farming families in an invaluable face to face setting.

It has been an extremely busy and challenging year, but one that has given us valuable opportunities to highlight our commitment to building rural resilience with both existing and new stakeholders.



"Being a sole operator of a farm,
it's not uncommon to feel very
depressed and a bit hopeless.
RFCS has helped enormously!"

2018-19 RFCS survey respondent



Rural Financial Counselling

Working with farming families to help them take action to manage business challenges and face the future with confidence.

Our highly skilled, dedicated and hardworking team has shown incredible resolve and resilience over the past 12 months as the need for RFCS support climbed to levels not seen since 2008.

The escalation began as the Federal Government's changes to Farm Household Allowance (FHA) opened up eligibility and offered supplementary payments, while dry conditions took a heavy toll on many farm households and their communities.

While a considerable proportion of our team's time (39 percent) went into emergency support and assistance with government applications this year, we also supported people with farm debt mediation, guided them in how to prepare cash flows, helped them look at their refinancing options and prompted family discussions around business continuance and succession planning.

Helping people make decisions aimed at regaining control over their business and looking positively to the future still accounted for 42 percent of RFC time.

Our growing team

In November 2018 we welcomed Martin Baillie to fill the shoes of John Squires who had been based out of our Clare office for the past two years. We thank John for his valued contribution to our team during that time.

With low opening water allocations anticipated, we successfully sought and secured additional State Government funding to appoint a second RFC to help cover the expected increased demand for our services in the Riverland and Mallee. Hayley May is a welcomed addition to the team and has joined Lloyd Wright working from our Berri office.

As client numbers continued to climb we successfully applied for a 13.5 percent share of a further \$3.7 million for RFCS nationally announced by the Federal

Government in March 2019. This funding allowed us to increase support for farming families in the Mid-Upper North through the appointment of Darren Longbottom. The Federal funding also supports existing roles through to mid-2020.

Farm Household Allowance (FHA) changes

In August 2018 the Federal Government announced it was increasing the FHA farm asset threshold from \$2.6 million to \$5 million and introducing supplementary payments for FHA recipients in November 2018 and March 2019.

We ensured our team was well positioned to help FHA applicants navigate the often complex process of securing this government assistance.

Our solid links with the Department of Human Services' Farm Household Case Officers in SA has proven invaluable, allowing us to effectively keep track of and progress FHA enquiries for our clients.

SACWA and Red Cross partnerships

Also in August 2018, the South Australian Country Women's Association (SACWA) and RBS came together to distribute much needed emergency aid funds to South Australian families struggling with their living expenses for various reasons.

RBS created a new part-time role in October 2018 to manage the influx of SACWA payment applications.

With the assistance of our RFCs in identifying eligible households, SACWA has been distributing payments of up to \$3,000 to families experiencing hardship.

At the time of writing 629 applications had been submitted – and more than \$1.4 million distributed to help cover basic expenses such as utilities, food, medical expenses and clothing.



From left: Senior RFC Paula Kelly, RFC Darren Longbottom and RBS Projects Officer Kellie Harrison.

Out and about

From hosting our own regional stakeholder events to attending drought information meetings and field days, we have continued to value those face-to-face opportunities to tell the RBS story this year.

All of our RFCs, head office staff and our CEO pulled together to make sure RBS was on hand to answer enquiries from local farming families at 20 of the 22 SA drought outreach events.

These events were well organised by the Department of Infrastructure Regional Development and Cities and resulted in several additional farm households accessing ongoing RFCS support.

Other activities included:

- Hosting stakeholder events in Clare, Berri and Kingscote
- Stands at the Karoonda Farm Fair, Eyre Peninsula, South East and Riverland Field Days, Katherine Show
- Speaking invitation to the national Farm Household Case Officer/Rural Financial Counselling conference in Brisbane
- Attending the NT Cattlemen's Association annual conference
- Meetings with key organisations and stakeholders including government, industry and agribusiness service providers in SA and NT

Case Management Process progressing

We continued to develop and refine our client Case Management Process this year to ensure we meet program objectives of helping clients understand their financial position and take action to improve their financial self-sufficiency.

Equipping and supporting our team

A total of 10 staff training days were held - in October 2018 (Walkerville), December 2019 (Hahndorf) and June 2019 (Magill).

While workloads remain high, ongoing professional development and equipping our staff with the latest information on services and tools that can ultimately benefit our clients remains an important focus for us.

Paula Kelly

Senior Rural Financial Counsellor

"RBS has provided information and help for us to access funding and help for improvements and business running costs that would have been difficult for us to find and understand."

2018-19 RFCS phone survey respondent

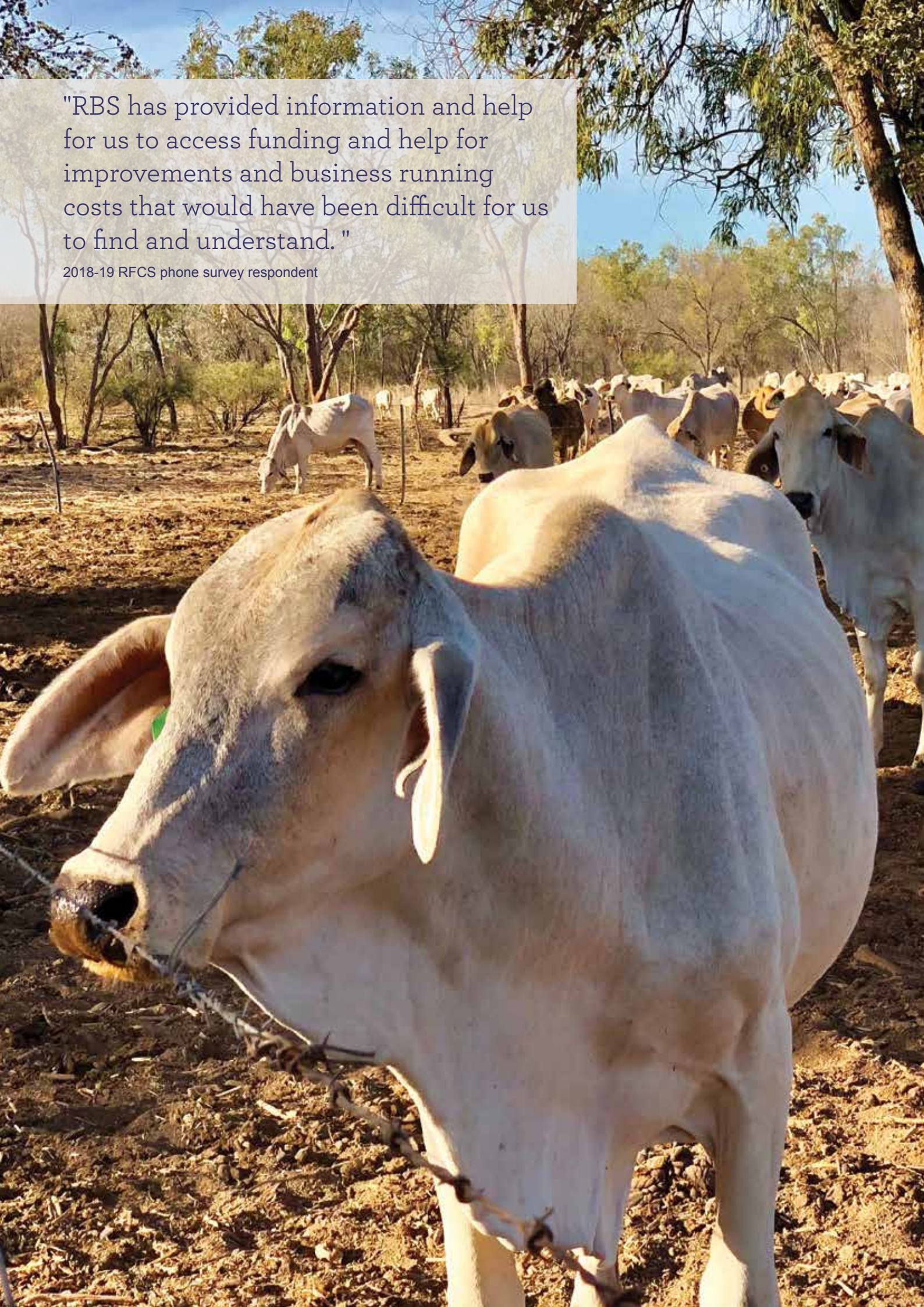




Photo: Lydia Burton (ABC Rural) - Best Rural Journalist - Digital/Online 2018 RMSA Awards



Top End support focused on succession planning and financial literacy

Rural Business Support made six week-long visits to the Northern Territory in 2018-19 as issues including the closure of Livingstone Abattoirs, Citrus Canker virus being found and the looming expiry of permits enabling fishing and crabbing in the inter-tidal zones following implementation of the Blue Mud Bay decision, were being monitored closely by affected sectors.

Working with NT producers, horticulturalists and fishers to build the resilience of their businesses, our team provided support with applications for government assistance, bank mediations and with exploring Regional Investment Corporation loans. Succession planning was a key focus – we welcomed the invitation to deliver a succession planning workshop at the NT Farmers headquarters in March 2019.

All of our visits to the Darwin and Katherine areas were timed to coincide with key local events, allowing us to engage with clients and stakeholders at central locations. These events included the Katherine Show in July and the annual meetings of NT Farmers, NT Cattlemen's Association and NT Seafood Council (NTSC).

We worked to build our connections with stakeholders including the NT Department for Primary Industry and Resources (DPIR), Department of Human Services and industry groups this year. When a new Farm Household Case Officer for NT was appointed, we initiated a meeting to help build understanding of how we can work together to support mutual clients. We are looking forward to

having our DPIR contact spend some time with our Rural Financial Counselling Service in SA in 2019/20, so they can see firsthand the range of client work we are involved in. In turn, this will help spread the word about RBS services to new potential clients in NT.

Our July 2018 visit included a briefing from NTSC on the risks approaching for barramundi and mud crabber licence holders and fishers, using the inter-tidal zone of Blue Mud Bay. In August we met with coastal line fishers attending a Northern Australia Development Office seafood forum to learn of NTSC's new approach to their 'social licence'.

As we moved into spring, damage from bushfires, concerns around changes to non-pastoral use of pastoral leases and use or forfeit decisions resulting from tightening irrigation consumption were topics for consideration with clients. Hopes were also high for the reopening of the Batchelor abattoirs.

In November we attended two NTSC meetings, to be an additional resource for inter tidal fishers concerned about their adaption to the Blue Mud Bay decision, and offering RBS 'business health checks' as a way of helping them plan for the future.

We welcomed an invitation from Australian Securities and Investments Commission this year to be involved with their delivery of financial literacy programs in the NT, and will aim for some results in 2019.



Healthy succession talks enabled son to pursue his own farming goals

When one NT family finally decided to contact RBS, their business was facing a range of challenges that had become so overwhelming they couldn't see a clear way forward.

How would the business support three families into the future? Was the business viable long term? Their financing was in need of attention and the business was vulnerable to external political and climate influences.

Our NT business analyst met with the family at their property and looked over their historical financials, before helping them to develop a business strategy and project their financial outlook.

We helped them to identify options to build their financial resilience, including the restructuring of loans and initiating succession talks.

From here it was evident that generational and labour transition was happening already and, for it to be a smoother transition, a succession plan needed to be in place. This plan included:

- A plan for the care of elderly family members.
- Identifying business direction and developing a management plan.
- A family agreement and plan for the distribution of assets.
- Establishment of a deed of family arrangement between each generation and between the returning son/daughter and the off farm siblings.

Through getting those succession conversations started, the family's eldest son was enthused to return to farming after being self-employed as an irrigation consultant for many years. He wanted a farming operation over a small area, so researched high value, irrigated crops, where he could control the marketing and have value adding opportunities.

The family agreed for the son to take over the smallest of the farm land titles at the value of the debt on that land. The son worked with us to put his business idea to paper, culminating in a succinct financial, production and

marketing report that was used to successfully seek bank finance and commence operations.

All was going well – until an ill-timed natural disaster wiped out his first harvest. The disaster prompted the government to release financial aid, but this did not include any compensation for lost income.

The fallout from the natural disaster meant the new venture quickly spiralled into a cashflow crisis situation and the son contacted RBS again.

Our initial crisis management priorities involved helping the son to access Farm Household Allowance (FHA) and successfully apply for short term hardship relief terms for his bank payments.

The son re-gained confidence that his business could be sustained through to the next harvest, when it was expected the financial strain would ease.

However when the hardship relief period with his bank expired, he was not yet in a position to make any more monthly payments and his loan was placed into credit management.

Under this strain he became mentally and physically withdrawn and was simply unable to follow up with the bank due to his poor health.

Fortunately our business analyst routinely followed up with him and, as a result, he formally authorised us as his banking advocate while he focused on getting well again.

The bank responded positively to the producer having RBS in his corner.

After the provision of updated budgets and business plans, on farm visits and joint teleconferences, the bank regained confidence in the business and offered longer term financing and an increased overdraft.

This producer has since moved on from his cashflow crisis. While he has a larger long term debt, he can confidently focus on rebuilding his business knowing that although the natural disaster was out of his hands, his response to how he handles its impact is back within his control.

"RBS helped find a positive way forward when everything seemed impossible. Sensible and empathetic help and advice."

2018-19 RFCS survey respondent



Dairy farmers forced to rethink their future with farm gate milk price drop

In April 2016, Australia's largest milk processor Murray Goulburn announced an opening farm gate milk price below the cost of production and revealed it would claw back past payments from its milk suppliers. It's largest rival, Fonterra, followed suit, resulting in an influx of calls to RBS for help from dairy farming families.

One dairy farming family reached out to RBS when they realised that the pricing announcement would likely send their business broke and they would have to sell their farming property which had been in their family for over a hundred years.

The farm was already under pressure from their bank, who had encouraged them to sell some assets to reduce their debts. The pricing announcement added to the pressure being applied by their bank, leaving them feeling overwhelmed and not knowing what to do.

Sharing their story with their Rural Financial Counsellor was an emotional experience, but the couple were immediately relieved to have someone listen with an understanding ear. There was no judgement or criticism and from then on they were able to start thinking through what was important to them and where they wanted to take their business.

They realised that the family's long attachment to the land was of real importance to them and that they would have to make some changes if they wanted to remain on their farming property and pass it on to the next generation.

The process followed by the Rural Financial Counsellor

was in partnership with their new client; to prioritise, plan and take manageable steps to regain control over where their business was heading.

Initially, the Rural Financial Counsellor helped them to communicate with their bank, to ensure communication lines between the farmer and the bank remained open. Alternative sources of income were considered and one partner was able to obtain off-farm employment which eased some of the financial pressure.

With some of the pressure reduced, the farm owners were able to think through the option of transitioning their dairy business to become a beef cattle operation. Communication of their plans with their banker was pivotal – and the Rural Financial Counsellor helped them to put their plans together in a way that the banker was happy to continue supporting the business. As their confidence grew, the couple were able to resume their relationship with their banker without the support of their RFC.

All along the way, the clients were extremely thankful for the support of the RFC, even when it seemed as though everything was conspiring against them. They have now successfully transitioned to their beef cattle business and are operating independently of the RFCs.

The support provided by the RFC over a three year time period helped them to move forward – both financially and mentally – and feel far more confident about their future.



Working with a *Rural Financial Counsellor*

• Free • Independent • Confidential

YOUR FIRST APPOINTMENT

- Help us understand your situation
- Clarify roles, responsibilities and expectations
- Agree to work together

1

Make contact with RFCS



1800 836 211



2

ADDRESS IMMEDIATE CONCERNS

- Communicate with creditors
- Health and wellbeing supports
- Consider other income sources
- Farm Household Allowance (FHA) and other income support

CLARIFY YOUR POSITION

- Understand your farm's financial position and future viability
- Consider future needs and aspirations of family members
- Consider cash flow and finance requirements

3

4

PLAN AND DECIDE

- Identify options and your priorities
- You make informed decisions for your farm
- Develop strategies and action plans

SUPPORT TO ACHIEVE YOUR GOALS

- Regular RFC check-ins to review your situation
- Referrals for other professional assistance
- Negotiations with creditors and lenders
- Getting to where you want to go can take some time - RFC support is for up to three years

5

6

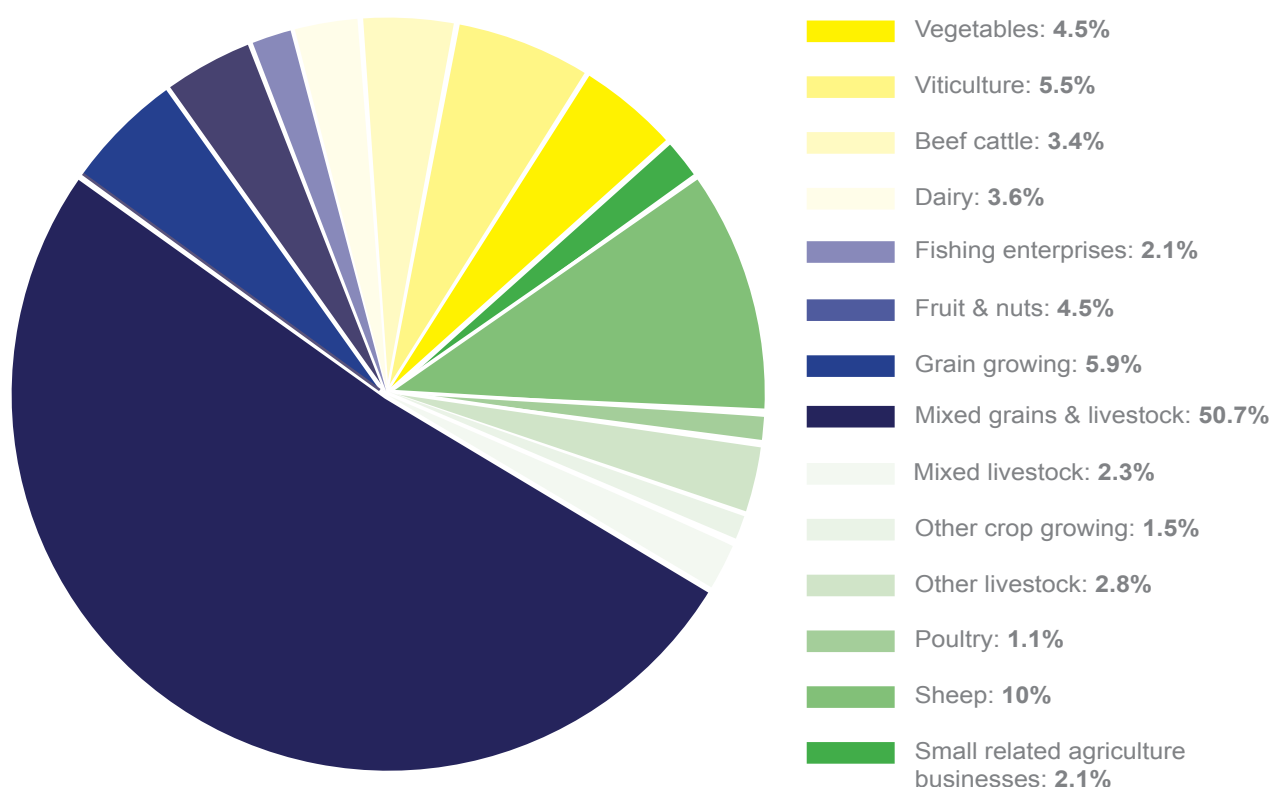
FINAL APPOINTMENT

- Continue independently with confidence
- Opportunities from here
- Other support available



Industries and regions

Business type breakdown



Active clients and enquiries by region

Region	FY 2017	FY 2018	FYTD 2019	↑↓
Northern Territory	8	12	13	8%
Adelaide Hills	14	13	21	62%
Barossa Light & Lower North	42	47	100	113%
Eyre Peninsula	58	79	153	94%
Far North	2	1	7	600%
Fleurieu & KI	36	27	24	-11%
Limestone Coast	73	65	52	-20%
Murray & Mallee	53	52	100	92%
Northern Adelaide	19	15	9	-40%
General enquiries	37	34	299	779%
Riverland	113	108	105	-3%
Southern Adelaide	0	1	1	0%
Yorke & Mid North	104	95	162	76%
TOTAL	559	546	1046	92%



Business transition and retirement plans now clearer

A farming couple north of Adelaide now have a clear pathway forward for transitioning their business and pursuing their retirement plans after seeking support from our RFCS.

What began as an enquiry for help with completing an online application for Farm Household Allowance (FHA) has led to our RFC working with the couple to help them look at their long term plans and make decisions about the future – both on and off-farm.

The couple initially contacted RBS after they experienced challenges with submitting an application for financial assistance.

As can often be the case in rural and remote areas, limited internet services and the couple's minimal experience with using a computer posed a barrier for them in accessing this help.

They decided to apply as dry conditions had

resulted in minimal cropping income and considerable destocking.

While the couple had begun an online application, our RFC deemed a paper application was a more feasible option in this particular instance.

The couple commented on several occasions that without the RFC's guidance and clarification, the application would not have passed the early stages of its assessment.

As well as needed financial relief, the FHA program has allowed the couple to access additional resources to help them tackle succession planning – a topic which had been avoided up until then.

The couple continues to work through issues with RFCS, but now with an improved pathway for business transfer and retirement and, most importantly, greater confidence about their future.





Farm Business Management Programs

Equipping rural businesses with financial literacy skills and strategic awareness to improve profitability



From left: PPSA Chair Rob Kerin, Minister for Primary Industries and Regional Development Tim Whetstone, GPSA CEO Caroline Rhodes and RBS CEO Brett Smith.
Image: GPSA

Farm Business Strategic Review

Engaging with farming families to build financial and strategic capability to manage adverse events and confidently plan for the future

Grains pilot benchmarks productivity and profitability

Farming families taking part in the pilot Grains Industry FBSR delivered by RBS have described the program as “gold” in simplifying the benchmarking process and helping them to get the most out of their businesses long term.

The pilot is the result of a \$200,000 commitment through PIRSA, building on its \$300,000 to develop the program in dairy in 2015 and 2016. The SA Government funding was supported by \$100,000 from GPSA and \$50,000 from GRDC. Each participating family made a \$500 contribution.

The FBSR improves productivity and profitability by engaging farming family members in a formal business and financial review process incorporating benchmarking.

New engagement and web tools, developed by RBS for the FBSR, help each family to develop a strategic action plan. Confirming demand for the program, our initial call for registrations for the Grains Industry FBSR was oversubscribed with 40 families signing up.

Regional strategic briefings were held at Clare, Wudinna and Keith in March, before on farm visits by RBS farm business analysts and private sector consultants.

Significantly, participants in the Grains Industry FBSR estimated combined cost savings of \$1.9 million and combined investment in farming businesses of an estimated \$7.9 million, over the next 10 years, as a result of the learnings and tools gained from the program.

The grains pilot follows similar pilot programs delivered by RBS to farming families in the dairy and pork sectors between 2016 and 2017.

The most significant change reported from participating families in all programs was awareness of the position of their business relative to industry. This highlights the importance of benchmarking in building financial capability. Farming families who participate in our FBSR receive an up to date understanding of their costs relative to finances and their industry.

"The skills being built through this program allow farmers to plot a stronger, more resilient future for their farm, which can only mean positive outcomes for the individual business and communities who rely on these businesses."

Minister for Primary Industries and Regional Development Tim Whetstone

Drought pilot underway - preparedness the focus

With the support of PIRSA and Livestock SA, the FBSR has been adapted this year to support families impacted by drought. In April 2019 a pilot targeting mixed cropping and livestock families commenced in the Mallee, Mid North and Eyre Peninsula.

The Drought FBSR includes practical methods to assist family businesses impacted by drought to improve their business skills and wellbeing. Using new tools and technologies, the program aligns with the objectives of the National Drought Agreement.

Mirroring the response to our Grains Industry FBSR, the Drought FBSR was also oversubscribed, with more than 30 families registering.

Strategic briefings at Orroroo, Cowell and Karoonda provided an up-to-date view on drought, drought support

and the use of the FBSR to develop a strategic action plan that includes actions to manage through drought. Families then participated in a practical discussion on strategy, finance, benchmarking, dealing with banks, decision making and wellbeing backed by practical examples with question and answer sessions.

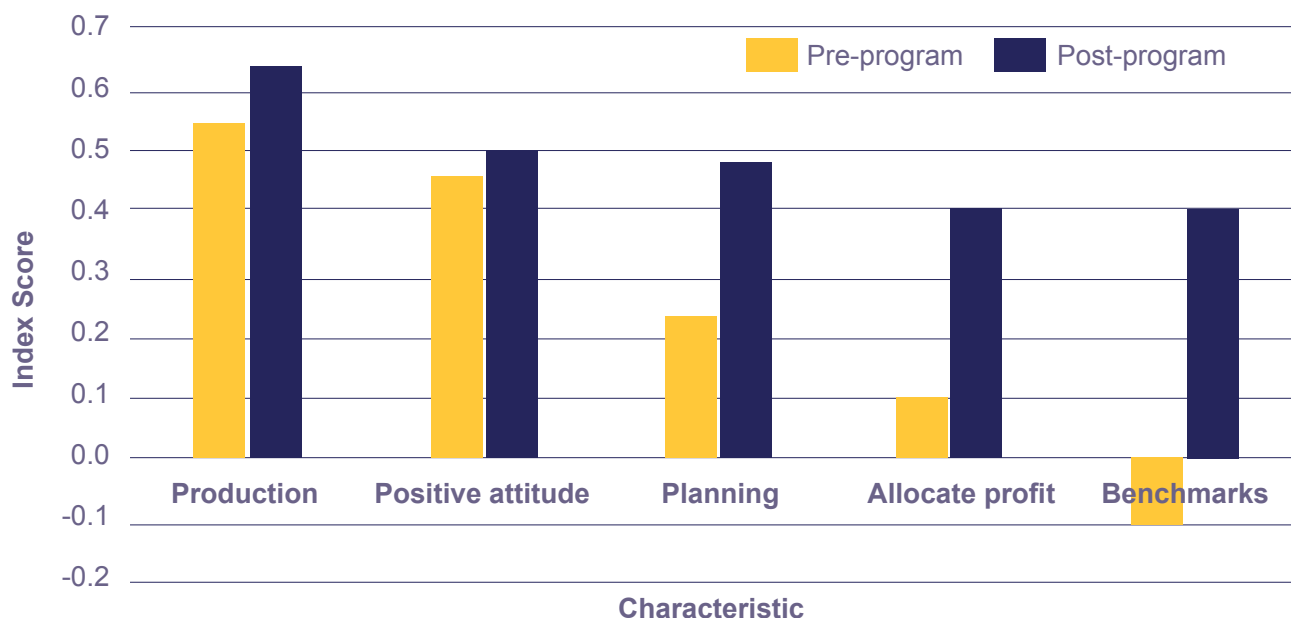
Exit interviews from the briefings confirmed that more than 90 percent of participants rated the new program as "highly valuable" for its approach to improving strategic business planning skills and driving decision making.

At the time of writing on farm visits by Farm Business Analysts are assisting each family to develop a clear strategic action plan and a drought management plan.

Nigel Robinson

Business Development Manager

'Farmer perceptions for the five characteristics of profitable farming – before and after Grains Industry FBSR'
BDO EconSearch





Strategic Review helps drive profits

A major change in the family farming business prompted Port Kenny farmer Craig Kelsh to get involved in the Rural Business Support Grains Industry Farm Business Strategic Review (FBSR) – a new program he describes as “gold” in simplifying the benchmarking process and helping farmers to get the most out of their businesses.

Craig and his brother split the family farming business at the start of the year, and he believes being involved in the strategic review program will strengthen the performance of his new venture.

The Kelsh family were cropping about 10,000 hectares and running about 20,000 sheep on the Eyre Peninsula.

Craig grows wheat, barley, canola, peas, lentils and lupins, and manages a predominantly Merino wool flock with some prime lambs.

Craig attended the Wudinna FBSR workshop followed by family review meetings on-farm with a farm business analyst.

“Going forward I’m interested in getting it right,” he said. “Because we split the business at the end of the year, I started the review with the land that I’ll be taking and the crop that I’ll be putting in and the sheep I’ll be running.

“I was a bit of a different case. Lots of others in the review had plenty of years of data whereas I had to split the data I had and go with that, which was challenging because there’s different types of land.

“It was hard to do but it has given me some really good figures to start off with.”

Craig wants to start benchmarking with his new business “from day dot”.

“I haven’t been able to do as much industry benchmarking as I’d like. I’m really interested in that side of things,” he said.

“I don’t particularly want to benchmark against other businesses but I want to benchmark against myself. I

know where the benchmarks are for the top 20 percent and I want to get myself into that top 20 percent. I want to get the most out of our business that we can.”

Craig says while the farm has been performing very well, he is interested to discover if there’s any room for improvement.

“I reckon the program is gold for any young farmer in this business. It doesn’t matter where they are, to sit down and put everything into the program, it benchmarks you.”

Craig Kelsh - Port Kenny



“... programs aimed at improving financial literacy will be an essential part of any drought support package. The grains pilot demonstrates the value of enterprise-level capacity building, and we commend RBS for responding to this need.”

Wade Dabinett - Grain Producers SA Chair

“We’re growing good crops and the sheep are doing well but I’ve got no indication of where I’m at,” he said.

“I want to know if we can we improve. Should I be growing more lentils? Should I be growing more peas? Should I be going back to a pasture/cereal rotation? I just want to improve every facet of each aspect of my business.

“Should we feeding the sheep more? Should we be giving them pellets? Should we be giving them more grain? Should we be cutting more hay? I want to get my costings right so I know what will give us the best bottom line.”

The variable nature of Craig’s land – he estimates that its value varies from \$500/hectare to \$6000/hectare – means these questions are especially important.

“Currently, on the poorer soils we mainly go with a barley/sheep rotation or sometimes barley/oats then back to sheep, whereas I continually crop on the real good country – wheat/barley, canola/wheat/barley and hen maybe lentils or back to a nitrogen builder,” he said.

Craig said they had finished with a reasonable harvest.

“Canola, peas and lentils have all gone 2 tonne/ha or a bit better right throughout,” he said. “We’re probably 2.5 t/ha average here for wheat and barley and the price is exceptional.”

Craig also says the wool and lamb side of the business are faring extremely well, with overall production at an all-time high, making it a great time to get involved in the Strategic Review and maximise results.

He is an enthusiastic advocate of the Grains Industry Strategic Review and highly recommends others get involved.

“I just really like the program, I think it’s fantastic,” he said.

“I got my son to sit down and do it with us and it really opened his eyes to what is involved and what is needed.

“I reckon the program is gold for any young farmer in this business. It doesn’t matter where they are, to sit down and put everything into the program, it benchmarks you.


“You put all your numbers into the program and it comes up with exactly where you’re at, where you’re going wrong, what you need to be doing and where you need to be at to be in that top 20 percent.

RBS CEO Brett Smith says the Strategic Review has been developed to help families quickly understand their financial and strategic position.

“The new web tools enable families to understand their position relative to industry and bank benchmarks,” Brett said.

“Many families who took part in the grains pilot identified significant cost savings.

“The exit surveys show that once families understand the cost benefit of benchmarking they are far more likely to engage consultants and independent advisors to help improve their profitability.”

A close-up, low-angle shot of a beekeeper wearing a white protective suit and a wide-brimmed hat. The beekeeper is holding a wooden frame from a beehive, which is densely populated with bees. The frame is tilted, and the bees are visible on its surface. The background is a clear blue sky with some light clouds.

“A very usable, workable tool.
Made you think of other
situations that could arise
that you may not of
thought of prior.”

Business Readiness workshop participant, Berri



Farm Business Management Programs

Equipping rural businesses with financial literacy skills
and strategic awareness to improve profitability

Rural Business Support continues to be proactive about our role in inspiring behavioural change to build the financial and strategic capabilities of rural businesses. Our proactive Farm Business Management Programs are developed and delivered in partnership with government, industry and likeminded organisations.

In 2018-19 we developed and/or delivered the following:

Business Readiness Program combats risks arising from natural disasters

Providing small regional businesses with a new electronic risk mitigation tool and continuity plan to help them be more robust in the face of natural disasters has been the focus of our expanded Business Readiness Program this year.

From Mount Gambier to Maitland, Keith to Kingscote and Clare to Ceduna, 28 workshops were rolled out across the state this financial year with funding from the National Disaster Resilience Program (NDRP).

Building on the success of our pilot programs in the Riverland and South East in 2017-18, the workshops centred on identifying and mitigating risk in small regional business with under 20 employees.

In a comfortable round table setting, our Business Analyst worked with attendees to help them identify relevant risks to their business. This process revolved around four areas of risk control - elimination, transfer, acceptance or reduction of risk. Examples of the risks identified ranged from storms, power outages, fires, storage of important business documents and under insurance.

Attendees were then guided through a structured process on how to mitigate these risks or eliminate them altogether. After completing the workshops they received an electronic template to take away and utilise within their own business and to help them put in place a business continuity plan.

Looking to 2019-20, the NDRP has funded RBS to expand the program and build on the positive feedback received this year. The next phase will involve establishing local community linkages to in turn help more rural and remote small businesses be better prepared should a disaster happen.

Free business skills workshops for non-English speaking growers

In January 2019 RBS delivered a series of free business skills workshops for horticulturalists in the Virginia area, the result of an idea born after our work with growers impacted by the 2016 Gawler River flood event.

Since then our team has worked extensively with farmers from these mostly Vietnamese and Cambodian communities, helping them to develop business plans to aid both their immediate business recovery and to build longer term sustainability. Through these interactions we identified the longer term capacity building potential of providing tailored business skills training for this ethnically diverse group.

Over the next two years RBS developed the workshops after seeking and securing funding from the Department of Industry and Skills. To help facilitate a deeper understanding of the concepts for participants, most of whom spoke little or no English, we had all of our materials and presentations translated into either Khmer or Vietnamese.

The sessions were well received by growers, providing a valuable template for RBS around the effectiveness of providing business skills training to producers in their primary languages.

Prescribed Advisor - Farm Finance Assessments

Our Prescribed Advisor Service is for recipients of Farm Household Allowance who require a farm financial assessment.

Russell Trainor

Farm Business Analyst

“It made me think about how our business stores its records and critical information and what would happen if the main office was affected by a fire or storm.”

Business Readiness workshop participant, Port Augusta



“In short, an industry that owns shared goals
is an industry with a shared future.”

SA Dairy Industry Action Plan



Farm Business Management Programs

Working with SA dairy farming families to build farm management capabilities and meet shared industry goals

Dairy Strategic Review Program

A new program to connect with 30 dairy farming families in 2019 has been secured with funding from PIRSA, SADA DIF and DairySA.

A key outcome of the new project will be linking the individual dairy family plans with the opportunities and initiatives identified by the SA Dairy Industry Action Plan and the Australian Dairy Plan.

The key outcome for participating families is to ensure they understand and act upon the information available through DFMP and DairyBase.

The FBSR process adds value to the DFMP/DairyBase data by assisting families to develop a Strategic Action Plan to maximise productivity and profitability.

The program will improve business management capability. Each family will be supported to undertake a strategic review through family discussions on farm, incorporating use of DairyBase and use of DFMP data. Each family will also be assisted to develop or update their Strategic Action Plan.

An independent cost benefit report will be undertaken on behalf of industry and the funders.

Dairy Farm Monitor Project (DFMP)

RBS Farm Business Analysts, with support from DairySA, contribute to the collection of data, analysis, and presentation of Dairy Australia's DFMP report for South Australian dairies.

In 2018, we collaborated with DairySA, to increase participation in the DFMP to 19 dairy farms, ensuring a statistically reliable sample size for the report.

In addition, Farm Business Advisor Lachie Hood's presentations in Hahndorf, Yankallila and Mt Gambier were well received by attendees at DairySA events where the DFMP reports were presented.

RBS will again contribute to the DFMP in 2019 collecting data and by providing feedback to participating farms as to how their data compares to the DFMP sample data.

Lachie Hood

RBS - Dairy Industry Analyst



RBS and ifarmwell partner to help more farmers manage business and wellbeing

With the aim of helping more farmers to be proactive about looking after their wellbeing, RBS is pleased to be backing ifarmwell.com.au and the University of South Australia (UniSA) to support the further development of the unique farmer-focused tool kit.

Working with ifarmwell founder Dr Kate Gunn, RBS has helped to facilitate 50 interviews for UniSA with the 12 RFCS providers nationally.

The purpose behind the interviews is to hear of their experiences in interacting with distressed farmers to gauge how they could be better linked to appropriate wellbeing support such as ifarmwell.

Through the experiences of our Rural Financial Counsellors and Farm Business Analysts in supporting farming families we know that addressing mental health challenges can help farmers to be better positioned to manage challenges to their business as well.

Our partnership will enable further extension of ifarmwell using our Farm Business Strategic Review (FBSR) and the established RFCS network as promotional vehicles.

RBS welcomes the opportunity to work more closely with Dr Gunn and her team to explore how tools like ifarmwell can provide tailored, relatable wellbeing support for farmers to help them cope with life's challenges and get the most out of every day.



Take a tour of ifarmwell.com.au

1. Open the camera on your smartphone.
2. Line up the QR code in the camera frame.
3. Tap to the notification that pops up to open the link bit.ly/ifarmwelltour





Communications and Marketing

Collaborating with partners and supporters who share our vision for a competitive, profitable and sustainable primary industry sector

Rural Business Support welcomed new opportunities to collaborate with government offices, industry groups, farmer wellbeing initiatives and charities on co-promoting relevant events and services this year.

We are strengthening relationships with people who share our vision for a robust rural sector, one in which farming families know where to go for support both in tough times and when conditions are good.

Whether the focus is on working with farmers through the next few weeks or the next 20 years, RBS is one link in a long chain of like-minded organisations committed to ensuring that our primary industries sector is supported to manage the long term health of their businesses, their families and their communities.

These groups this year have included: Primary Industries and Regions SA, the Department of Infrastructure, Regional Development and Cities, the SA Country Women's Association, Australian Red Cross, ifarmwell.com.au, Grain Producers SA, Livestock SA, DairySA, the SA Apiarists Association, NT Farmers and the Agricultural Bureau of SA.

Highlights for our team

State-wide media coverage for our programs and partnerships, increased social media engagement and hitting the road to help deliver multi-agency drought information sessions have been highlights for our communications and marketing team this year.

The appointment of a 0.2FTE Communications Officer in August 2018 has given us the flexibility to manage a greater proportion of our marketing needs in-house. The role has created valuable workflow and budget efficiencies, with achievements including the design of a fresh suite of 'Frequently Asked Questions', updated RBS banners and posters and having a designated resource to manage our NT stakeholder relationships.

Social media successes

Proactive efforts to keep farming families engaged and informed of available programs and support services has delivered positive results. Facebook has gained further momentum this year, with a 76 percent increase in the number of people Liking our page – from 481 (July 2018) to 846 (July 2019) and our Followers on Twitter and LinkedIn are continuing to build at a steady rate.

Rural Media SA Awards sponsorship

Rural Business Support's sponsorship of the Rural Media SA (RMSA) Awards supports our belief that regional reporters and photographers play a vital role in telling agriculture's good news stories to ultimately help build resilience in their communities.

From record numbers of outstanding entries, ABC Landline's Northern Territory based journalist, Kristy O'Brien and News Corp's Advertiser photographer, Tait Schmaal took out the major prizes of the 2018 RMSA Awards announced in December.

From left: Fitness and lifestyle coach Mel Semmler, Kylie Mezmar from RBS, Department of Infrastructure, Regional Development and Cities' Drought Taskforce assistant director Dale Sheridan and Libby Baldock from RBS.
Image: Eyre Peninsula Tribune





The 2018 Rural Media SA Awards: Ian Turner (Chair, Rural Photographer Judging Panel), Brett Smith (CEO, Rural Business Support), Tait Schmaal (The Advertiser - 2018 Rural Photographer of the Year), Prue Adams (ABC Landline, representing Kristy O'Brien - 2018 Rural Journalist of the Year), Dale Manson (Chair, Rural Journalist Judging Panel and RMSA Vice President) and Ian Doyle (Event MC and RMSA Immediate Past President)

Strengthening our media connections

We sincerely appreciate the support of mainstream media in helping us spread the word about how RBS is building a more resilient rural sector.

Thanks to the following media outlets who have been interviewing us, photographing us and sharing RBS news this year:

ABC Radio (SA and NT)	Northern Argus
The Advertiser	Northern Territory News
Barossa & Light Herald	Plains Producer
Border Chronicle	Port Lincoln Times
The Border Watch	SE Times
The Country Hour (SA and NT)	The SE Coastal Leader
Eyre Peninsula Tribune	Spencer Gulf Nightly News
Flinders News	Stock Journal
Gulf FM	The Transcontinental
The Islander	The Victor Harbor Times
Katherine Times	West Coast Sentinel
Loxton News	WIN Riverland
Magic FM	Whyalla News
The Murray Pioneer	Yorke Peninsula Country Times
Murray Valley Standard	

Monthly Stock Journal presence

We value the ongoing opportunity to contribute a topical monthly column in Stock Journal.

Communicating RFCS nationally

Our CEO and Communications Manager continued to contribute to the National RFCS Communications Working Group, which aims to improve communication channels between the 12 service providers of the RFCS nationally and top level government and industry stakeholders.

Key focuses this year have included the development of a national RFCS Network website.

Kylie Meznar

Communications Manager



RURAL BUSINESS SUPPORT

INCORPORATING RURAL
FINANCIAL COUNSELLING
SERVICE SA/NT

Head Office

555 The Parade Magill SA 5072

Regional Offices

South Australia / Northern Territory



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Clare

155 Main North Road

Berri

6 Kay Avenue

Wudinna

Wudinna Telecentre, Eyre Highway

Ardrossan

5a First Street

Murray Bridge

Natural Resources Centre, Mannum Road

Naracoorte

90 Ormerod Street

FREECALL 1800 836 211



Rural Business Support

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