



**RURAL BUSINESS
SUPPORT**

Supporting eligible farmers and small business owners in rural areas to make informed decisions and take action to improve their financial wellbeing.



In Focus - 2020

Covering South Australia

Port Lincoln

Our first lower Eyre Peninsula office is a base for six staff



Kingscote

Office opened by Small Business Commissioner John Chapman



Mount Gambier

Office opening scheduled for November 5



and the Northern Territory

New offices affirm our commitment to increasing local presence

RBS is pleased to have opened four new regional offices this year – in Darwin, Kingscote, Mount Gambier and Port Lincoln. This takes our number of offices across SA and NT to 12.

We also now have two full-time financial counsellors, Kate Green and Annette Danaci,

working with primary producers and small business owners in NT for the first time.

This builds on our previous fly-in-fly-out commitment by rural financial counsellors Lloyd Wright, Lachie Hood and Charlie Goode, who have been visiting the Top End up to eight times annually since 2011 to meet with clients.

Darwin

Two full-time financial counsellors appointed + new Darwin office



Foreword



Photo by Afton Bockelberg, RFC Drought Officer

“ RBS has risen to the challenge of an exponential increase in demand for our services. Sharon Starick, Chair, Rural Business Support ”

Rural Business Support has come a long way since our inception in 2006 to become a leading provider of services and support for primary producers that is recognised by many for our achievements and successful outcomes for our clients.

As dry conditions, bushfires and COVID-19 have delivered a triple economic whammy that few could have predicted, RBS has risen to the challenge of an exponential increase in demand for our services.

Several agricultural regions of South Australia have experienced a number of dry seasons in a row, impacting both cropping yields and costs of production.

In the Northern Territory, a lack of monsoonal rainfall over a number of wet seasons has also impacted hay production and returns for producers.

We continue to deliver Rural Financial Counselling Services across the length and breadth of SA and NT.

Our experienced and empathetic team helps primary producers who are facing financial hardship to improve their financial and business management capabilities, to enable them to make the necessary decisions and take action to improve their financial wellbeing.

A new Small Business Financial Counselling program has enabled us to extend our RFCS model of support to small business owners in rural areas impacted by drought, bushfire and/or COVID-19.

Our proactive Farm Business Management programs continue to deliver results for rural families and their businesses. Read about our Farm Business Strategic Review and Business Disruption workshops from page 23.

Even amid the economic and environmental uncertainties, RBS is helping rural business owners to become more resilient so that they can succeed in the face of these challenges.

Our staffing numbers have escalated as welcomed

government funding to further assist rural business communities to manage these difficult times has been directed our way.

With 50 staff compared with 25 at the same time last year, we are well positioned and ready for whatever the next 12 months brings.

We remain committed to working with our funding partners and stakeholders to ensure our clients receive the best information to help them and access to the support they need.

Together we are building stronger rural business communities that have the resilience to ride out tough times and confidently plan for the future.

Sharon Starick
Chair

Brett Smith
CEO





Our Values and Our Culture

Trustworthy

We build trust with our clients and stakeholders by being timely, reliable and honest in all that we say and do.

Respectful

We treat all of our clients and stakeholders with respect. We value the role that they play and their diversity. We strive to be supportive, inclusive, helpful and empathetic.

Ethical

We are transparent, honest and confidential in all our dealings.

Professional

We strive for business excellence and high performance. We take pride in our work and deliver our best.

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Our Vision:
A competitive,
sustainable and
resilient rural
business sector.

Our Vision

Rural Business Support (RBS) is a reputable, trusted and professionally recognised organisation that continues to develop and expand our services to rural and regional business owners across SA and NT.

Australian rural businesses operate in volatile markets and environmental conditions. Many enterprises are susceptible to risks, which can be compounded by lower financial capability, delayed decision-making and attitudinal factors, resulting in financial hardship.

RBS delivers programs that help to alleviate distress and enhance financial wellbeing.

Our programs enable rural business owners to reactively respond to immediate adversity and to proactively plan to take action to manage change, risk and business challenges.

While agriculture continues to be a challenging and complex industry in which to work, and rural business owners tentatively navigate their way through these difficult economic times, we remain committed to

finding innovative ways to help our clients become more competitive and profitable.

We are living in challenging times. RBS is here to help farmers and small business owners to become more resilient so they can succeed in the face of these challenges.

We are committed to helping our clients make – and maintain – the behavioural changes needed for them to work towards and achieve financial self-sufficiency, to be competitive, profitable and resilient.

Who is RBS?

Rural Business Support's core programs and services are developed to inspire farmers and small business people to take action to improve their financial position and be resilient in managing change, risk and business challenges.

Our experienced and empathic rural financial counsellors have been supporting farmers across SA and NT since 2006.

We help our clients to better understand the opportunities available to their business. We work with them to build financial capability and make informed decisions to alleviate distress.

Our services are free, independent and confidential.

Over the past five years, Rural Business Support has expanded the scope and reach of our services through our proactive Farm Business Management Programs, which are helping more rural business people to be competitive, profitable and sustainable.

In a year of continuing drought, devastating bushfires on Kangaroo Island, the Adelaide Hills, in the South East and on Yorke Peninsula, and now the economic fallout of COVID-19, Rural Business Support's services have never been more important.



Rural Financial Counselling Service (RFCS)

Free, independent and confidential support (for up to three years) for eligible farming families and rural-related businesses, across SA and NT, experiencing financial difficulties.



Small Business Financial Counselling

A new program to help eligible small business owners in rural areas who are concerned about the financial impact of drought, or bushfire or COVID-19.



Landowner Information Service (LIS)

A free, factual and impartial information service for landowners, farmers and community members who have queries on resources exploration, mining and quarrying.



Farm Business Management Programs

Programs assisting the development of a sustainable primary industry sector and resilient rural communities. Developed and delivered in partnership with federal and state governments, industry groups and other agencies.



Agricultural Support Services

Additional support for farmers to make informed decisions. RBS provides administrative and communications services for the Agricultural Bureau of SA and project support to Dairy SA through the Dairy Farm Monitor program.



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When you deal with country people, a personal approach that is targeted at the specific individual is better than a one size fits all model. RBS provides that.

Local Government SA - Stakeholder Survey 2020

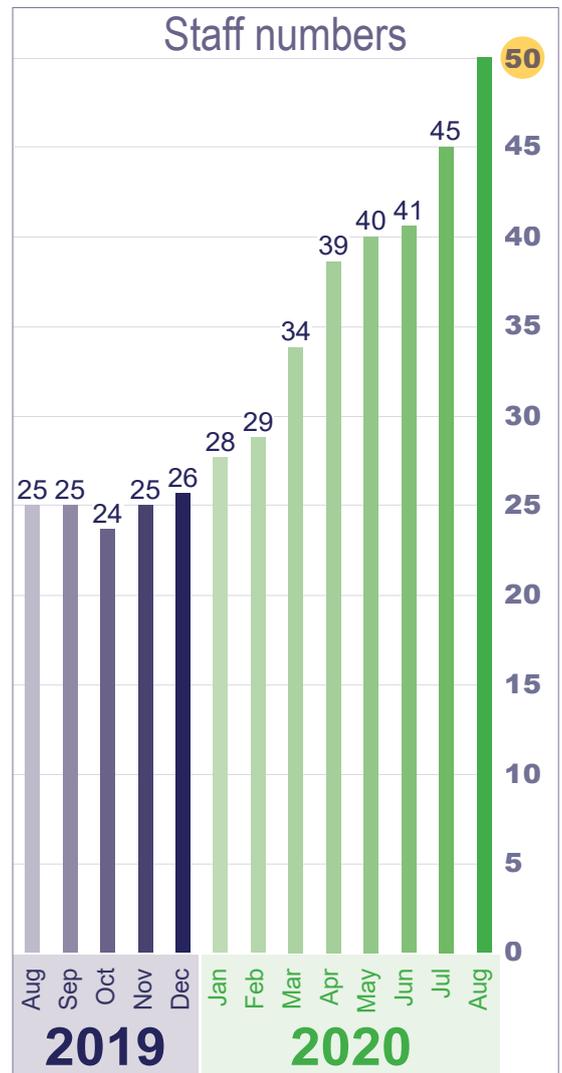
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More boots on the ground as demand for RBS help grows

As the indiscriminate impact of drought, bushfires and the global pandemic has been felt across Australia, Rural Business Support has welcomed additional funding from the Australian and South Australian Governments to meet an exponential increase in demand for our support services.

We now have a team of 50 staff supporting more than 630 rural business owners across South Australia and the Northern Territory.

This compares to around 20 staff and 250 clients at the same time three years ago.



Extending support to business owners beyond the farm gate

This year saw the much anticipated introduction of a new Small Business Financial Counselling (SBFC) program based on the proven RFCS business model.

Through our well-developed rural and regional stakeholder relationships, RBS has been acutely aware of the heavy financial impact of adverse events on small businesses outside of primary production.

Until now, our business remit has prevented us from working with small business owners beyond the farm gate.

In February 2020, RBS welcomed the announcement by the Australian Government of new funding to support eligible small business owners in drought affected areas. In March we appointed two Small Business Financial Counsellors (SBFCs) to work

with small business owners on Eyre Peninsula and in the Murray Mallee.

By June 2020, this team had grown to 11. The financial toll from the drought, bushfire and then COVID-19 resulted in welcomed additional government funding being directed our way.

We now have Small Business Financial Counsellors working throughout SA and NT: in the Adelaide Hills, Ardrossan, Berri, Darwin, Fleurieu Peninsula, Kingscote, Mount Gambier, Murray Bridge and Port Lincoln.

The team is working with business people from a range of sectors including rural supply stores, service stations/garages, general stores/post offices, retail, cafes, builders, mechanics, freight/haulage companies and tourism enterprises.





Programs and services provide trusted tools and information

As well as delivering the Rural Financial Counselling Service and Small Business Financial Counselling programs, Rural Business Support offers a range of independent and affordable programs and services for the benefit of rural communities.

Reflecting our trusted track record in rural areas, RBS has been engaged by the South Australian Department for Energy and Mining (DEM) to deliver a pilot 12-month information service.

The RBS Landowner Information Service provides free, factual and impartial information for landowners, farmers and community members who have queries on resources exploration, mining and quarrying. Read more on page 29.

Our Farm Business Strategic Review (FBSR) was delivered to 30 dairy farming families in 2019/20, following previous rollouts to farming families impacted by drought, with grains and livestock sector farmers. Read more on page 25.

In May and June 2020, RBS Business Analyst Russell Trainor delivered a series of 'Business Disruption' webinars. Funded by the Commonwealth Department of Home Affairs and the South Australian Government from the Preparing Australia Package and the Natural Disaster Resilience Program, the workshops focused on helping small business owners to identify and reduce business risks and then plan for business recovery after disruption. Read more on page 23.

ifarmwell partnership connects farmers with wellbeing tool

Knowing that one of the biggest barriers to effective decision making can be poor mental health, Rural Business Support continues to work with Dr Kate Gunn and her team at the University of South Australia and the ifarmwell program.

This partnership has enabled our team to gain a better understanding of working with farmers experiencing high levels of distress.

Our RFCs now use ifarmwell.com.au as an effective referral tool.

L-R: Rural Financial Counsellor Libby Baldock, ifarmwell's Dr Kate Gunn, Jasmine Piggott representing Red Cross and local Sue Woolford.



Small Business Financial Counsellors

11



Assisting clients across

204



postcodes



Kilometres
travelled to
meet with
families on farm

453,025



22

Rural Financial
Counsellors



15,336

Hours of direct support provided on farm

1356

Farming families and small business
owners supported



Working with
small businesses

64



Photo by Hayley May, RFC Riverland

Rural Financial Counselling Service SA/NT

Working with farmers and rural-related business owners to build financial wellbeing

Rural Business Support’s 22 rural financial counsellors support farmers and small rural-related business owners who are in financial difficulty to make informed decisions and take action to improve their financial position.

This includes farmers, fishers, apiarists and owners of other small rural-related businesses.

Building capability through case management

The RBS RFCS team has spent much of the past 12 months ‘getting back to basics’ and concentrating on our case management approach.

This has followed 18 months of high workloads, where just over a third of our time with clients was spent on providing transactional assistance, including Farm Household Allowance (FHA) applications.

Having the time to refocus on our case management process has aligned well with the recruitment and training of 10 new RFCS staff in a little over 12 months.

The RBS case management process allows time for clients to tell us their story and, with the assistance of their financial counsellor, to clarify their financial situation. Together they then work through the process of dealing with any crises, identify risks to their business, establish goals and strategies, then set up action plans to map a clear path forward.

During this time our RFCs will discuss with clients what their options are, so that each client can make informed decisions about the way forward.

New regional Hubs strengthen our local connections

As our staff numbers swelled, RBS worked hard to ensure that our presence in regional areas and connections with local rural communities stayed strong.

We created five RBS Regional Hubs spanning SA and NT, each headed up by Team Leaders who have a close affinity with their region.

We employed locals as RFC Support Officers for each Hub. This expanded

business structure has enabled us to create cohesive regional team environments for staff.

We also appointed a designated RFC Support Officer as a first contact point to manage incoming client enquiries and address immediate concerns. This skilled role has helped to enhance each person’s initial experience with RBS and has streamlined the way we connect clients with counsellors. Read Brian’s story on page 17.

The appointment of new Drought Officer Afton Bockelberg, who has exceptional skills in the management of complex situations, has allowed RBS to have a dedicated resource to help drought affected clients with accessing government programs.

Afton is building her agribusiness management skills, with a view to becoming a RFC in the future.



Scan or follow the link to watch our 'Rural Financial Counselling Service' video: bit.ly/RBS_RFCS



New Darwin office and two full-time staff

The opening of a new Darwin office and the appointment of two full-time NT staff has fulfilled a long-time RBS goal to provide direct support for rural business owners in Australia's Top End.

The appointments of Kate Green (rural financial counsellor) and Annette Danaci (small business financial counsellor) are the result of additional funding from the Australian Government for RBS to work with drought affected businesses in NT.

Our Rural Financial Counselling Service has been working with cattle producers, fruit and vegetable growers, fishers and the operators of small rural

businesses since 2006 to help them better understand their financial position and build their business management capability.

NT primary producers are facing some complex challenges as the effects of the COVID-19 pandemic are felt across all sectors and producers work to keep farm businesses running productively.

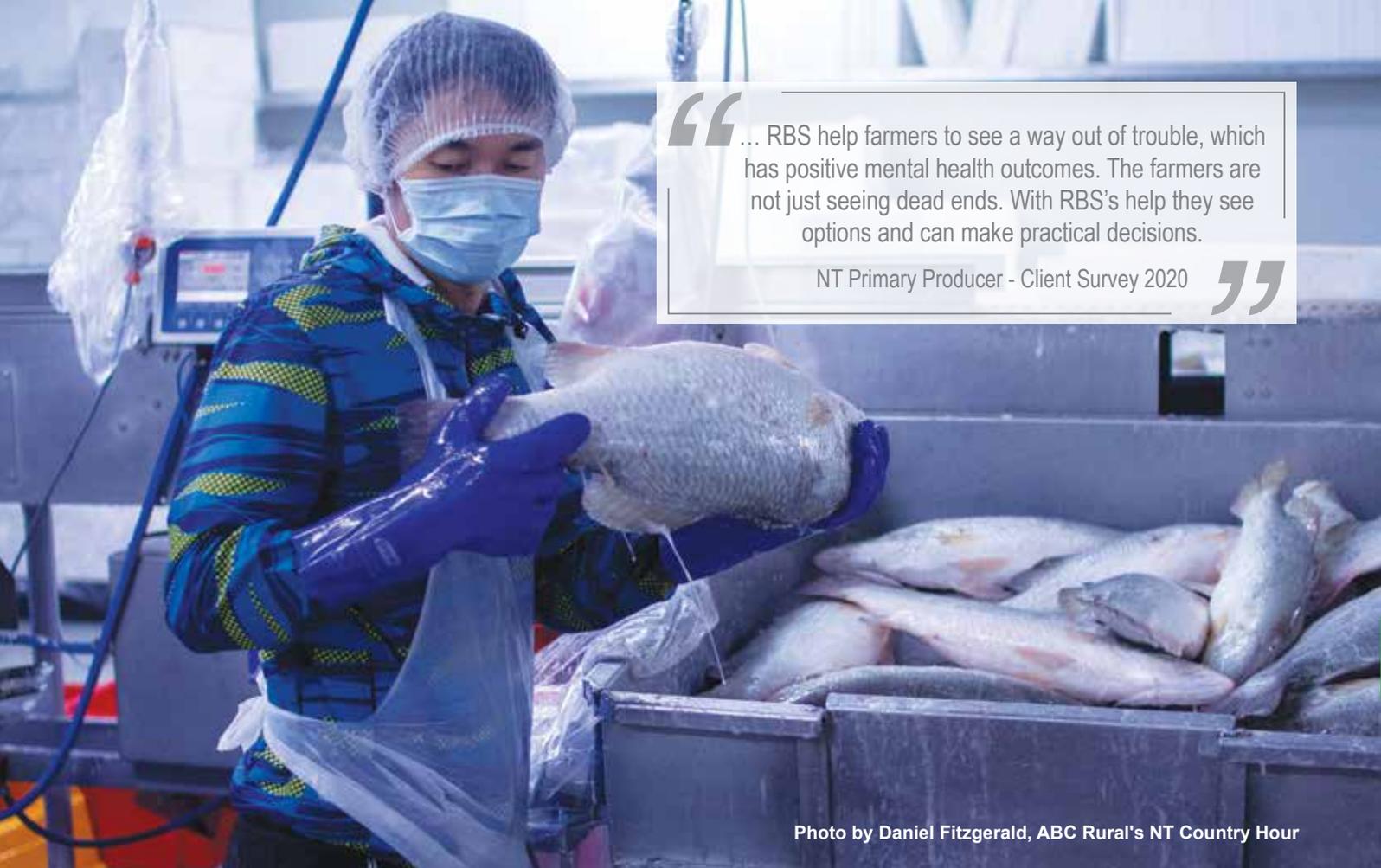
The expansion of our NT services has coincided with a sequence of challenges for northern rural businesses that few could have predicted, but RBS is committed to working alongside all of our Top End clients to help them come out the other side.

“

RBS has helped them (farmers) to understand things in a way they could not understand or see before.

NT Government - Stakeholder Survey 2020

”



“... RBS help farmers to see a way out of trouble, which has positive mental health outcomes. The farmers are not just seeing dead ends. With RBS's help they see options and can make practical decisions.”

NT Primary Producer - Client Survey 2020

Photo by Daniel Fitzgerald, ABC Rural's NT Country Hour

deliver localised NT support

Issues impacting on NT rural businesses have included:

- Travel restrictions and national park closures due to COVID-19 brought tourism and roadhouse patronage to a standstill between March and August this year.
- Limits on international backpacker visitors have caused concern over worker availability for the harvesting of melon and mango crops.
- The continuation of extremely dry conditions around Alice Springs has led to increased demand for drought concessional loans through the Regional Investment Corporation (RIC).

- The second dry wet season in a row has horticulturalists thinking more about bushfire control and how to achieve the best returns from irrigation.
- The successful class action by Brett Cattle Co. has seen an increase in enquiries to RBS about possible assistance in preparing paperwork for inclusion in the class action.

RBS thanks the Northern Territory Seafood Council for use of their office at the Northern Australia Development Office (NADO) – which allows our staff to interact daily with other NT organisations also dealing with NADO.

L-R: Brett Smith with RFC Kate Green and Regional Recovery Officer Jane Mack discussing NT conditions.



Working with a Financial Counsellor

• Free • Independent • Confidential



YOUR FIRST APPOINTMENT

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

1



Connect with us on:
1800 836 211

ADDRESS IMMEDIATE CONCERNS

- Communicate with creditors
- Health and wellbeing supports
- Consider other income sources and/or support

2

CLARIFY YOUR POSITION

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

3

PLAN AND DECIDE

- Consider options and identify your priorities
- You make informed decisions for your business
- Develop strategies and action plans

4

SUPPORT TO ACHIEVE YOUR GOALS

- Regular financial counsellor 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

5

FINAL APPOINTMENT

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

6



Scan or follow the link to watch our 'Working with a Financial Counsellor' video:
bit.ly/WorkWithaFC



Case management process ensures best practice approach

Rural Business Support's structured case management process ensures a consistent best practice approach to supporting clients to improve their financial wellbeing and resilience.

This case study details the experience of *David, who was referred to RBS by his banker.

David was seeking assistance to review his financial performance. At the first meeting, our Rural Financial Counsellor (RFC) asked David questions to gain a general overview of his business and determine how they would best work together.

David provided the RFC with his financial details, enabling our RFC to understand his banking facilities and the bank's concerns.

After reviewing David's financial information with him, our RFC worked with David to develop a full cashflow forecast for his business as it was then being operated. This was a requirement of the bank.

Talking through the financial position of his business with our RFC helped David understand his financial status. Gaining some previously lacking clarity, he was then mentally ready to discuss options for his business moving forward.

Further discussions with his RFC enabled David to identify five options

for improving the performance of his business. With the RFC's assistance, five-year cashflow forecasts were developed for each option.

A report outlining the potential pros and cons associated with each option was presented to David and they talked them through together.

David was asked to choose two options to present to his bank and the RFC supported him to prepare the information needed.

“ With my RFC I have someone who is able to be a sounding board and I can ask the silly questions without feeling stupid, or being judged. They hold me accountable to keep doing the things we discuss. RBS Client Survey 2020 ”

As a result of his presentation David was able to negotiate directly with the banker for extension of the lending facilities and the provision of further carry-on finance for the coming year.

Having defined the medium to long term business goals for his operation, David and his family began holding regular meetings to discuss their future plans. Equipped with improved financial skills and confidence, David was able to review actuals to budgets and discuss possible adjustments.

Our RFC also worked with him on a series of options analysis and increased funding arrangements.

They talked through each of the options and David decided on an enterprise which better matched his land and began operating with extended lending.

When dry conditions hit, David had to increase his spending while changing enterprise and breeding up stock numbers. Further lending from the bank was not on the cards.

Continuing to work with his RFC to manage the situation, David was encouraged to implement more precise budgeting and revise his marketing opportunities. Options to reduce lending costs were explored.

The discussions led David to apply for a RIC loan to ease the interest rate pressures on his business.

Through careful planning, and by taking advantage of current market opportunities, a three year pathway has now been formed. David is carefully monitoring the implementation of this plan through budget to actuals.

All involved parties are aware of what needs to be achieved and working towards one mutual goal. This has allowed flexibility in the system for David to make decisions which benefit his property and business in moving forward.

*RBS services are strictly confidential. Not the clients' real names – used for this case study to ensure client privacy.



“

Our RFC is very easy to work with and has a good general knowledge of the area. They give me access to a whole lot of helpful information and, with their aid, we are getting through and taking a big burden off our shoulders.

RBS Client Survey 2020

”



Bushfire affected sheep farming family supported to develop clear recovery plan



***Jack, his wife *Kate and their son were among the thousands of Australian families impacted by last summer's bushfires.**

The family, who operate a medium size commercial sheep farm, lost their house, a number of farm sheds and the majority of their fencing in the devastating Kangaroo Island fire.

Both Jack and Kate were receiving Farm Household Allowance (FHA) when they first made contact with RBS. While Jack had secured a number of grants including a bushfire recovery payment, he sought out the support of RBS to work with him on a Bushfire Recovery Loan to facilitate the redevelopment of his farm.

When our financial counsellor first met Jack he came across as being quite congenial - although he suspected that given the devastation Jack's family had experienced, there must have been a reasonably high level of stress and trauma.

Connecting with Jack and gaining his trust was therefore a high priority.

Our counsellor's view was that to truly meet the need of this client, he had to be fully aware of the recovery needs and the financial impact.

They drove and walked over the farming property so that Jack could show our RFC the impact of the fire and openly talk through options and costs in moving forward.

Without fences the property was destocked, so one vital task was to discuss options in that regard – address immediate needs.

“ We drove and walked over the farming property so *Jack could show me the impact of the fire and openly talk through options.

RBS Rural Financial Counsellor ”

With alternative housing already acquired, the real need was to support Jack in the development of a recovery loan which would facilitate the re-establishment of their farm. The RFC also referred Jack to his accountant to talk through taxation implications and advice.

Although Jack essentially had a strong recovery plan in his mind, working together with the RFC on the loan application allowed this plan to be fine-tuned. Jack was organised and had ready access to all financial,

insurance and other information that was required, however it was all in paper form.

The plan needed to reflect Jack's thoughts, but be in a form that would be approved by the loan agency.

Our RFC needed to help crystallise the thoughts, ideas and rough projections that Jack had worked on, then support him to collate them and create a clear, strong and well documented recovery plan.

As a result of our support, Jack's eventual recovery plan truly reflected his view and needs and was suitable for the loan agency assessing his application – and was approved.

With the support of RBS, Jack was able to build the confidence he needed to increase his capability to make decisions after the terribly traumatic experience that he and his young family had lived through.

Jack now has a clear, strong plan for his family and farm to recover from the tragic events of last summer and they are in a sound financial position.

*RBS services are strictly confidential. Not the clients' real names – used for this case study to ensure client privacy.



Rural Financial Counsellor
Support Officer Kaye Butler



New RFC Support Officer provides urgent relief for distressed caller

In March 2020, our new Support Officer, Kaye Butler, picked up a call from *Brian, who seemed to be in considerable distress.

Brian explained that he had made “around 79 phone calls” to date, desperately trying to find help for himself and his wife *Janet.

He had basically given up, thinking that no one cared and there was nothing that could be done to help.

They had received food hampers from St Vincent De Paul and a one-off assistance payment, but had not been able to access any other relief. They also had been told they were ineligible for Farm Household Allowance (FHA).

In desperation, Brian called his local MP’s office again and the receptionist recommended that he call RBS.

At this point he stated this was “the last call” he would make, and would give up if we could not help him.

Brian explained to Kaye that he and Janet operated a small 52-hectare property, which was sharefarmed, and he also had some contract farm maintenance work. With the drought, funds coming from the share-farming had basically dried up as well. His contracting work had suddenly disappeared and it was difficult to get payment for the work that he had already completed.

In addition to the severe financial strain, there were other personal and health issues mounting on the couple, causing an unimaginable level of stress.

Brian broke down numerous times during the call, but was very appreciative that Kaye was willing to listen to his story when so many others had not seemed interested.

During this initial discussion, Kaye was unsure of Brian and Janet’s FHA eligibility, but asked the appropriate eligibility questions to determine a base line. By this account, it appeared they could be eligible.

Kaye arranged for Brian to become a client. A welcome email outlining the services offered by RBS, our privacy and confidentiality statement and a Client Service Agreement (CSA) were sent to Brian for him to consider, complete and return.

Later that morning Kaye received an email from Brian:

“Thank you for listening this morning, as per your email please find attached the signed form as requested.

We really do appreciate your help and assistance. Your listening ear this morning has helped more than words can express.”

Kaye referred Brian to the Team Leader of the area in which the couple lives. She explained the severe distress that the couple was in and the urgency of their situation.

Brian and Janet were subsequently assisted by a Rural Financial Counsellor (RFC) to complete FHA applications – which were approved.

They were also able to receive a South Australian Country Women’s Association (SACWA) payment to cover some of their most urgent expenses until their first FHA payments were received.

Brian and Janet are now actively working with their assigned RFC and being supported to move forward with their financial situation and their life.

*RBS services are strictly confidential. Not the clients’ real names – used for this case study to ensure client privacy.

“ At this point he stated this was 'the last call' he would make, and would give up if we could not help him...

RBS Support Officer Kaye Butler

”

“

99.6% of clients surveyed believed that the services offered by RBS are important for rural communities and they feel their level of confidence has increased as a direct result of their assistance.

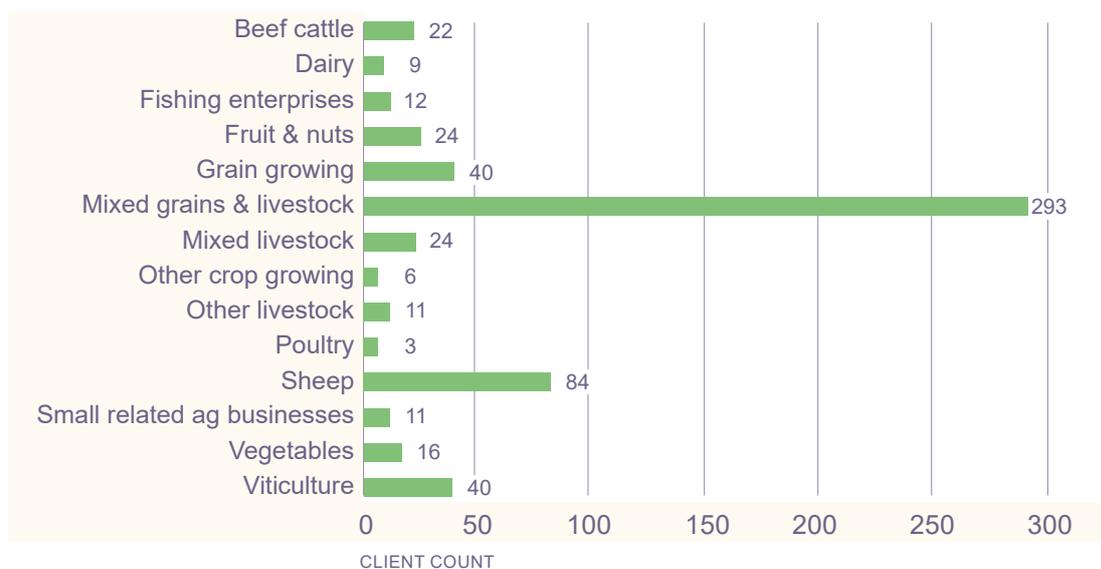
McGregor Tan Research - 2020

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Industries and regions assisted by RFCS

Business types



Active clients and enquiries by region

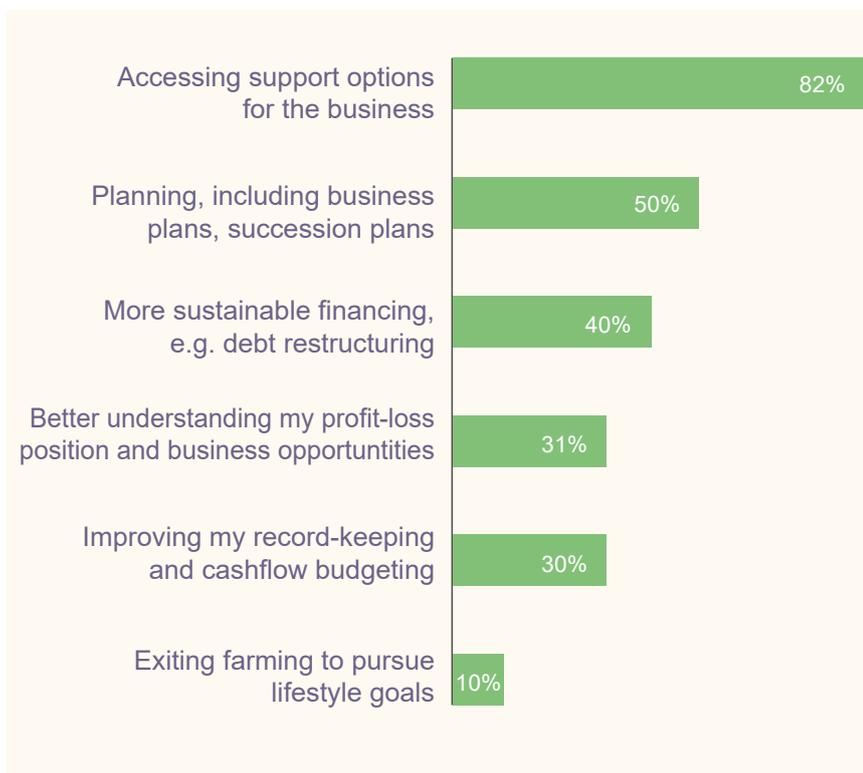
Region	FY 2017	FY 2018	FY 2019	FY 2020	↑↓	IMPACT
Far North	2	1	8	15	88%	
Barossa Light & Lower North	43	45	102	137	34%	DRY CONDITIONS DRIVING DEMAND
Yorke & North	104	92	190	285	50%	
Murray & Mallee	53	52	105	142	35%	
Eyre Peninsula	58	79	158	225	42%	
Adelaide Hills	14	15	27	66	144%	CUDLEE CREEK & KI FIRES
Fleurieu & KI	36	28	24	59	146%	
Northern Territory	8	12	13	29	123%	
Riverland	113	108	104	160	54%	WATER PRICE & ALLOCATION
Limestone Coast	73	65	52	46	-12%	
Other	0	3	2	3	50%	
Adelaide Metro	22	19	11	13	18%	
TOTAL	559	546	1081	1283	19%	



Confidence as a direct result of assistance from RBS



Working areas



McGregor Tan Research - September 2020

“ RBS understand the rural community and how farming works, not like someone that has never stepped foot in the country. RBS Client Survey 2020 ”



Small Business Financial Counselling program

Support for small business owners beyond the farm gate to find a way forward from drought, bushfire, COVID-19

As the financial fallout from drought, the Black Summer bushfires and the pandemic continues to challenge Australian businesses, RBS has expanded our remit to work with small business owners in rural and regional areas beyond farm gates.

As well as supporting more than 600 farming families, we now have 11 specialist financial counsellors from banking and business backgrounds who are working with small business owners outside of primary production.

These businesses span a diverse range of industries including retail, rural supply and engineering, food and hospitality, transport, electrical and plumbing, and tourism.

Our Small Business Financial Counsellors live and work in rural

and regional communities, so they understand the challenges that local business owners are facing.

With the added overlay of COVID-19, the team is available to help people clarify what is important to their business and plan a way forward through this time of uncertainty.

Our team is helping clients to:

- Identify the important decisions that need to be made
- Consider different options they may have to improve their business
- Develop a plan to keep their business on track and the client feeling in control

RBS commenced delivery of the SBFC program for drought and bushfire affected business owners

in February 2020, funded by the Australian Government and the Government of South Australia.

The program was further expanded in June 2020 in response to the COVID-19 pandemic.

RBS appreciates the support of the following programs in funding this important service:

- Australian Government Drought Communities Small Business Support Program
- Government of South Australia, drought support package
- Australian Government Regional Recovery Small Business Support Program
- Government of South Australia, Disaster Small Business Transformation and Growth Program.

L-R: Peter McIntyre from Five Acre Wines with SBFC Cheree Reichl and RFC Tim Modra.



Scan or follow the link to watch a video about the program: bit.ly/RBS_RFCS





Sharmaine Day (left) pictured with RBS Small Business Financial Counsellor Julie Wynne.



Delivering support and assurance during uncertain times

Business support and a listening ear provided by a financial counsellor when the COVID-19 lockdown hit SA made small business owner Sharmaine Day more resilient when restrictions were eased.

Sharmaine works tirelessly at Sharmaine Day Skin Care and Anti-Ageing Clinic based in Port Lincoln, providing her clientele with healing and rejuvenation products and treatments.

At 69 years young, Sharmaine has worked in the beauty industry for 27 years where she has enjoyed wonderful client and family support. There have been obstacles, of course, but the COVID-19 restrictions were unlike anything she had experienced before.

"It came as quite a shock when the pandemic was declared and we found out business trading was going to be restricted," Sharmaine said.

"I had 48 hours to close my beauty business. I had no idea where I was going to go and what to do."

RBS financial counsellor Julie Wynne attended Sharmaine's salon as a client prior to business closure when she noticed Sharmaine was feeling

the pressure resulting from the COVID-19 restrictions.

"I was a bit teary when Julie came into the clinic," Sharmaine said. "I am usually really upbeat and strong and people don't tend to see me upset."

"Julie offered her support and pointed me towards the RBS financial counselling service for more help, which I was very grateful for."

Sharmaine said Julie helped her to understand her options and apply for funding and support which was available, helped organise paperwork and put some management systems in place to help her business become more resilient.

"The hardest thing for me was knowing where to go and how to put everything in place," she said.

"Julie was lovely supporting me and helped me from the beginning."

"She worked through everything with me, including applying for Centrelink and helping with the accountant."

"She saved me a lot of stress and anxiety."

With the COVID-19 restrictions now easing, Sharmaine has come out the other side more resilient and prepared for the future.

"I have been working at the clinic for 11 years now and I've realised it's time to restructure my business to improve my work/life balance and make time for myself and my family."

Sharmaine said by reaching out and accepting help from RBS, her business and mental health had benefited immensely.

"If another wave of the pandemic comes, my business is more prepared this time," she said.

"Julie helped me put plans into place to ensure I am able to deal with these issues if they arise."

"We should never have to walk alone in any life situation and it is fine to accept help, especially in the situations we have faced during COVID-19."

"I encourage people to reach out to RBS to seek help and support for their businesses."

For more information, please call 1800 836 211 to discuss eligibility and to arrange an initial appointment.

RBS client services are strictly confidential. Sharmaine shared her story to help encourage small business owners with concerns about the financial impact of COVID-19 to reach out for support.



Farm Business Management Programs

Developing and delivering innovative programs that build preparedness and resilience

Rural Business Support continues to create and roll out programs that not only support business decision-making during financial hardship, but also help farmers to adopt best practice methods and confidently plan for future change

This has been a core focus at RBS for the past five years through the development and delivery of our successful Farm Business Strategic Review (FBSR), Business Readiness and Business Disruption workshops, and other Farm Business Management Programs.

We want more of our farmers to be able to absorb and recover from shocks and stresses to their agricultural production businesses and livelihoods. The better equipped our farmers are for doing business well, the stronger our rural communities will be.

Our commitment aligns with the intent of the Australian Government's Future Drought Fund – that building the financial capability and strategic awareness of our farmers is critical to them having effective risk management practices and being prepared for whatever challenges the future holds.

Workshop helps small business owners to plan for continuity

Coinciding with the global disruption of COVID-19, RBS delivered a series of 'Business Disruption' workshops to a group of small business owners via webinar during May and June 2020.

Led by RBS Business Analyst Russell Trainor, the workshops focused on helping small business owners to define what their priorities would be in a crisis, identify future risks and plan for continuity.

Webinar participants were taken through a new risk planning tool, which gave them a plan that they could save, share and regularly update beyond the workshop.

RBS received funding from the Natural Disaster Resilience Program to deliver the workshops.

RBS was recognised for our Business Readiness Program at the 2019 Resilient Australia Awards with a Commendation in the Community category (left).



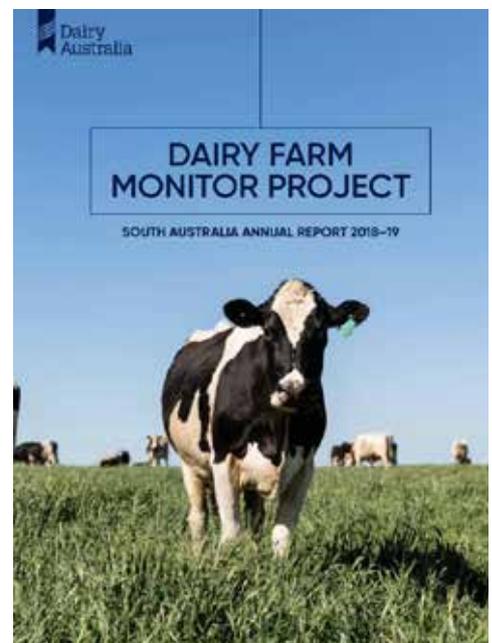
L-R: RBS Stakeholder Liaison Officer Kellie Harrison; Minister for Emergency Services Corey Wingard MP and RBS Business Analyst Russell Trainor.

RBS a key contributor to data collection and analysis for Dairy Australia report

RBS Farm Business Analyst, Lachie Hood, with support from DairySA, has been a key contributor to the collection of data, analysis, and presentation of Dairy Australia's Dairy Farm Monitor Program (DFMP) report for South Australian dairies.

The data from 20 participating dairy farms in South Australia demonstrated that despite tough seasonal conditions and significantly increased feed costs, positive returns were still achieved.

RBS was invited to collaborate with DairySA to increase participation in the DFMP, ensuring a statistically reliable sample size for the report.





L-R: Sam, Natalie and Josh Clark in their Lely robotic dairy at Mil Lel near Mount Gambier.

Dairy farming family commits to innovation leap after RBS program



With the ultimate goal of gaining more family time, while building the profitability of their dairy amid industry uncertainty, the Clark family of Mount Gambier committed to making a major investment after completing Rural Business Support's Farm Business Strategic Review.

Natalie Clark's husband David passed away 18 years ago. Together with her two sons, Josh and Sam, Natalie faced the daunting prospect of carrying on the multi-generational family dairy without David at the helm.

"We all had a steep learning curve," Natalie said. "It was a very difficult time, working long hours for many years."

In the years that followed, Natalie, Josh and Sam, together with daughters-in-law Catherine and Jacinta, faced some big hurdles within the business.

They registered for the first rollout of the Dairy FBSR hoping to deal with succession planning and the potential to upgrade an inadequate dairy shed and yards.

They thought the business was "doing ok" prior to FBSR, but afterwards said they had a better understanding of their financial position.

The program, with the support of RBS Dairy Analyst Lachie Hood, helped them decide whether building a new dairy and repaying that loan would be achievable.

Today the Clark family's dairy is at the leading edge of Australian milk production.

The state-of-the-art robotic facility has enabled the family to dramatically reduce the amount of time spent on milking and free up more time with family and farming activities.

While incredibly humble about what the family has achieved, Natalie says the FBSR gave the family the confidence to commit to such a large project.

The program also helped the family to accurately work out cost of production and has given them the tools for negotiating with the bank manager, as well as put a succession plan in place.

"We are still working through systems, but there's a lot more time freed up," Natalie said.

"I'm especially grateful for the help from the boys with calf rearing because they're no longer tied up with milking."

Herd management has improved greatly with the new dairy, including cow production, breeding and cow health, while making their working time more flexible.

"We will continue to improve on our systems and our business into the future," Natalie said.



Farm Business Strategic Review

Thirty future-focused dairy farming families have developed business plans aligned with the opportunities identified by the SA Dairy Industry Action Plan and the Australian Dairy Plan after completing the 2019/20 Dairy FBSR.

The program was delivered by RBS in consultation with the SA Dairy Industry Fund, DairySA, the South Australian Dairyfarmers Association (SADA) and Primary Industries and Regions SA (PIRSA).

The program uses proven tools and on-farm support to assist farming families to consider fundamental questions around where their business is at, clarify where it is going and commit with confidence to where the family ideally wants it to be.

Early engagement is the key to FBSR's success in overcoming previous barriers to the adoption of financial literacy and best practice by farming families.

The FBSR works because we make it a priority to first engage with families emotionally. Through our experience in delivering the Rural Financial Counselling

Service, RBS knows the value of meeting with farming families at their kitchen tables.

We sit down with them to talk privately and confidentially about their business, in the context of current family circumstances and future plans, before we work with them economically.

We have discovered significant opportunities for farm business improvements once families understand benchmarking. The FBSR helps them to put their figures into perspective – to clearly identify how their business is going, relative to industry benchmarks, and see what their opportunities are.

Over the past four years pilot versions of the RBS-developed program have been successfully delivered to farming families in the dairy, pork, grains and livestock sectors, including in drought affected regions, with the backing of PIRSA and industry bodies.

Opposite page: Results from BDO EconSearch Cost Benefit Analysis of Farm Business Strategic Review: Dairy 2020



Photo by Hayley May, RFC Riverland

Farm behaviour change

Using the five characteristics of profitable farming framework, the strongest opportunities for increasing farm success prior to FBSR were in improved allocation of profit, use of benchmarks and planning.



Change in likelihood of investment by families

The FBSR increased the total amount of likely investment by \$1.7m (respondents indicated this will 'definitely' occur) and it increased the likelihood of an additional \$0.7m of investment from 'possibly or highly likely' to 'definitely'.



Adapting and innovating through adversity

Exploring and pursuing new ways and means to help rural people improve wellbeing, life skills

Rural Business Support has moved from being a service that solely delivers Rural Financial Counselling Services, to exploring opportunities through our stakeholder links to help our clients in additional ways.

Whether it is walking unsure clients through using video meeting technology for the first time, or connecting them with tools to help them better look after their wellbeing, we are constantly looking at how we can work with other likeminded organisations to help build stronger rural communities.

Accompanying our clients into Zoom world

Kitchen table meetings have long been at the heart of our work at RBS. The 24/7 nature of farming and geographical isolation means that on-property appointments are not only practical for many of our clients, they also can fast track the building of rapport and trust.

“ Having an appointment through videoconferencing was like having access to another world. Bloody unreal! We now hope to use this method of communication with family and friends overseas. ”

RFCs client, Eyre Peninsula

With COVID-19, we had to adapt.

We set up videoconferencing training for staff and worked hard to facilitate video and phone meetings for clients. As a team we discussed how to adapt our meeting style. Before each video meeting, our RFCs would research common points of interest they had with clients and come up with questions to prompt discussions. This proved a great strategy and helped to minimise the ‘awkward silences’ as we all settled in to this new way of interaction.

Some clients went on to use their new skills with family and friends and for other business meetings as well!

Farm Financial Assessments add to RFCs capability

Following changes introduced by the Australian Government in 2020, some of our RFCs can now work with clients to complete the Farm Financial Assessment, a step in the Farm Household

Allowance (FHA) application process.

This can facilitate discussions around the breakdown of expenses and income, as well as risks to the business, strengths and weaknesses. Our clients can then consider how best to utilise the FHA advice and training funding for maximum positive impact on their financial position/situation.

New RBS fund to further alleviate distress

Following endorsement by the Australian Tax Office as a Deductible Gift Recipient (DGR) and with our existing registration as a Public Benevolent Institution (PBI), RBS has opened a Gift Fund as a future complementary offering to our financial counselling services.

Once operational (2021), the Fund will be available to help eligible recipients cover urgent immediate expenses such as utilities bills and school fees or for required professional services. Another example of its intended use would

be for the purchase of equipment to help with the clean up after an emergency such as a fire or flood.

Farmer wellbeing and fire recovery inspires KI to Pinery project

RBS has been awarded a \$35,000 grant from the BankSA Foundation to deliver an inspiring project for farming families impacted by the fires on Kangaroo Island last summer. The grant will allow us to bring together up to 30 Island farmers for a three-day retreat, to meet with fellow producers who lived through the 2015 Pinery fire and led the recovery.

RBS is collaborating with Ag Kangaroo Island, the Agricultural Bureau of SA and Grain Producers SA to make the event happen in early 2021. The initiative will provide an all-important opportunity for families to get away from the fire ground and emotionally recharge, while being encouraged and supported by others who have been through a similar trauma and recovery.

“

My RFC is easy to speak with, timely in his responses and made me feel good about the process. I had huge reservations about asking for help, but he made me feel that it was ok to.

RBS Client Survey 2020

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Strong rural connections sees RBS engaged to deliver pilot information service for landowners

Rural Business Support has begun delivery of a new pilot service across South Australia – free, factual and impartial information for landowners, farmers and community members who have queries on resources exploration, mining and quarrying activities.

The Landowner Information Service (LIS) is an initiative of the South Australian Government, delivered by RBS and supported by organisations

in the primary production and resources sectors.

RBS was engaged to operate the service because of our trusted track record in offering free, independent and confidential services to primary producers and small business owners in rural areas.

The service is a 12-month pilot and will provide easy-to-understand information to individuals or businesses affected by activities conducted by resource companies.

Its focus is to help landowners and community members make informed decisions through access to information about their options, rights and responsibilities.

Brett Klau has joined the RBS team as our Landowner Information Service Officer and is working across SA to deliver the service. Brett has significant history and experience in regional SA, with interests and skills that span both the agricultural and mining industries.



The Landowner Information Service is an initiative of the South Australian Government, delivered by Rural Business Support and supported by the primary production and resources sectors.

Delivered by:



Supported by:



South Australian Chamber Of Mines & Energy



“ A regional-focused landowner information service has been long-sought by farmers and primary producers as a way for them to understand their options, rights and responsibilities when it comes to mining and mineral exploration and how it can impact upon them.

Rob Kerin, Chair - Primary Producers SA





Landowner Information Service helps Quorn family understand their rights and obligations

Having experienced mining exploration on their Quorn property, Sheryl and Gilbert Welke realise the value in the recently established RBS Landowner Information Service.

The Welkes have already engaged LIS officer Brett Klau for information regarding their rights as landholders in the event that mining exploration occurs on their property again.

In 2018, Sheryl and Gilbert were approached by a mining company who provided them with a 21-day notice of intent to enter the property, 30-kilometres north of Quorn.

“Based on the letter of intent to enter, declared equipment and other information received from the company, we were led to believe the exploration would be small and for a short period of time,” Sheryl said. “We were stunned by the amount of equipment including front-end loaders, graders, drillers, water trucks and utes which arrived

on our property when the process started.”

The exploration process ended up lasting three months, leaving Sheryl and Gilbert feeling powerless and overwhelmed.



When drought conditions worsened in the area several years prior, forcing the sale of most of their sheep, the Welkes invested in feral goat trapping equipment (pictured inset below) to provide an alternative source of income.

However, the exploration storage was set up near their main goat

trap on the property and the constant movement of vehicles scared the goats, reducing the family's critical source of income.

“Now the goats have learnt to trek somewhere else to find water, which has reduced our ability to trap them and use them for income,” Sheryl said.

Sheryl felt relieved to hear about the new RBS Landowner Information Service.

“When we went through the process of being notified about mining exploration on our property, we had no one to turn to and discuss our options and rights,” she said.

“The LIS would have been a great tool to access to further understand the process and paperwork and how it would impact our property and business.

“It is always better to understand your rights, even if you can't do anything to improve the situation from your end. The LIS can help with this.”



Sheryl Welke and RBS LIS Officer Brett Klau at one of the former mineral exploration drill sites on her and husband Gilbert's place north of Quorn.



L-R: Regional Investment Corporation Business Development Manager Craig Turner; Ag KI Chair Rick Morris; RBS Small Business Financial Counsellor Darren Keenan and RBS CEO Brett Smith.

Valuing and building stakeholder relationships

Collaborating with likeminded organisations to help more rural people and their communities in more ways

Rural Business Support values strong relationships with our partners and stakeholders, viewing these connections as being key to achieving the best possible outcome for our clients and their communities.

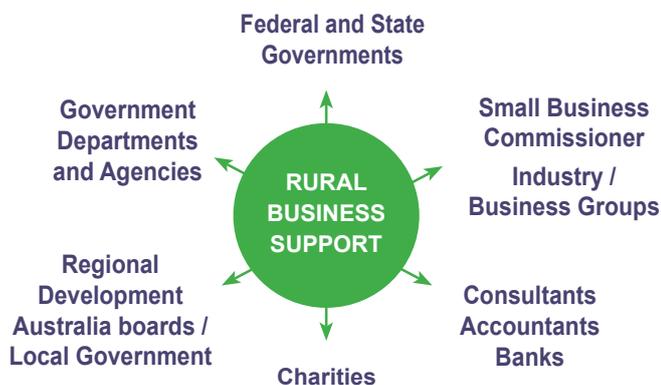
Through working together and drawing on our collective expertise, we can better support rural business people to prepare, manage and recover from natural disasters and economic shocks. These are challenging economic times – so these partnerships have never been more important.

Independent research shows that our stakeholders support the work that RBS is doing and value the contribution towards primary production and small businesses that our programs deliver.

RBS enjoys trusted partnerships with all levels of government and embraces invited opportunities to tell our story to reach those most in need of our support. We also help to design programs that anticipate and respond to the needs of rural communities.

Our team is proactively involved with a range of government, disaster recovery and community events. These include:

- Premier’s Drought Tour (Hawker, Orroroo, Cleve, Marree)
- Community Drought Forums (Hawker, Peterborough, Robertstown)
- Minister’s Dry Times Working Group (CEO Brett Smith)
- Cudlee Creek Bushfire Recovery meetings
- Kangaroo Island Recovery meetings
- Invitation only National Farmers’ Federation Leaders Summit, Parliament House (CEO Brett Smith)
- Paskeville Field Days 2019
- ‘Surviving the Dry’ (Kimba)



RBS Stakeholder Events continue

While COVID-19 has changed the way public gatherings are held, we continue to prioritise our annual ‘Hub and Spoke’ events to ensure we keep key regional stakeholders up-to-date with our

services and how we can help eligible growers and small business owners in financial hardship.

At our Barossa Valley event, we focussed with bankers, accountants and business people on this season's record low wine grape production, the drought response, the COVID-19 effect and what the Farm Debt Mediation Bill means. We were privileged to have Craig Turner (RIC Business Development Manager) and Anne Moroney (CEO, RDA – Barossa) speak to our socially distanced audience of 35 people.

Our Riverland event saw 65 local stakeholders log-on to hear from our CEO Brett Smith and Berri based financial counsellors Lloyd Wright, Hayley May and Dean Fielke. Our guest speakers included the Member for Chaffey Tim Whetstone.

Stakeholder Events planned for 2020/21:

- Port Augusta, Jamestown & Maitland (Oct 2020)
- Murray Bridge (Nov 2020)
- Eyre Peninsula – Port Lincoln (Nov 2020)
- Mount Gambier (Nov 2020)

New Stakeholder Liaison Officer role created

As ongoing drought conditions, bushfires and other threats including coronavirus has led to a sharp rise in the number of rural business owners seeking RBS help, building our stakeholder engagement capacity has become even more important.

A new Stakeholder Liaison Officer has been appointed to oversee our stakeholder communications, identify new opportunities and areas for improvement and establish channels through which RBS information can be shared.

Effective from June 2020, this role has resulted in extensive targeted coverage for RBS in stakeholder communications such as e-newsletters and websites.

Sponsorships and memberships

- Growing SA 2019 – Sponsor and guest speaker
- Rural Media & Communicators SA/NT Awards – Sponsor
- Agricultural Bureau of SA Spirit of Excellence Awards – Sponsor
- GRDC 'Dealing with the Dry' forums – Speaker
- Grain Producers SA and Livestock SA conference – Exhibitor
- Thriving Women conference – Exhibitor
- DairySA Dairy Industry Update events – Speaker
- Northern Territory Cattlemen's Association – Member
- Northern Territory Chamber of Commerce – Member
- Women in Business Regional Network – Member
- Rural Media & Communicators SA/NT – Member

RBS will continue to work closely with our stakeholders in 2020/21 for the benefit of the rural communities in which our clients and our staff live and work.

“ I know a farmer who was pulling their hair out over their budget so I forwarded them on to RBS. Just by booking that appointment they felt a relief, but after they had met with the RFC, they said it was the best thing they'd ever done. ”

SA, Red Cross

“ RBS are about long-term economic sustainability. They have the ability to lead the horse to water and actually encourage it to drink. ”

RBS Stakeholder Survey 2020

“ Stakeholders saw the difference in their clients, starting off as highly emotional and lost, to at ease and having a clear understanding of what to do next. They accounted this to how empathetic and caring RBS is towards farmers, coupled with their personalised help depending on each farmer's situation. ”

McGregor Tan Research - 2020

“ I've seen positive emotional responses, farmers in better headspaces. Farmers that receive help from RBS are in a better place after dealing with them. ”

SA, Banking Sector

“ ... the role of RBS is vital for the long-term resilience of the primary industry sector. The financial support provided to individuals results in improved life conditions not only for those individuals, but for the wider community. ”

McGregor Tan Research - 2020

Effective
Education
Genuine
Helpful
Proactive
Professional
Connected
Adaptable
Financial
Approachable
Caring
Network
Supportive
Conforming
Capable

McGregor Tan Research - RBS Stakeholder Survey 2020



Photo by Hayley May, RFC Riverland

Connecting with people, telling our story

Building the RBS brand through relatable and targeted media and stakeholder engagement activities

As the impact of drought, bushfires and COVID-19 has led to a sharp rise in the number of rural business owners seeking RBS help, our need for effective, targeted communications has become even more important. It is crucial that we reach potential clients quickly, clearly and professionally.

We strive for this using a mix of traditional and online communication tools, by engaging the support of stakeholders to have them help tell our story and by sharing media stories whenever we can.

Stakeholder communications boost

A key focus for the Communications Team this year has been looking at how we can better engage government and industry stakeholders to help spread the word about RBS to rural communities.

Appointing a designated Stakeholder Liaison Officer to the Communications Team has enabled us to strengthen already solid stakeholder relationships and identify new opportunities for us to share information, speak at events and be publicly endorsed by others who share our vision for resilient rural communities.

These activities include:

- Creating a new quarterly RBS e-newsletter
- Developing tailored content for stakeholder communication channels
- Inviting and involving key stakeholders in our regional stakeholder events

L-R: RBS Communications Manager Kylie Meznar and Communications Officer Belinda Turner, with 'Mary Bear' at SACWA's 90th anniversary dinner.

Website makeover as RBS grows

As new programs were rolled out and staff numbers climbed rapidly, the RBS website was restructured to accommodate the additional services and profiles. New photos and fresh content have helped to improve useability and increase traffic to the site.

Monthly Stock Journal presence

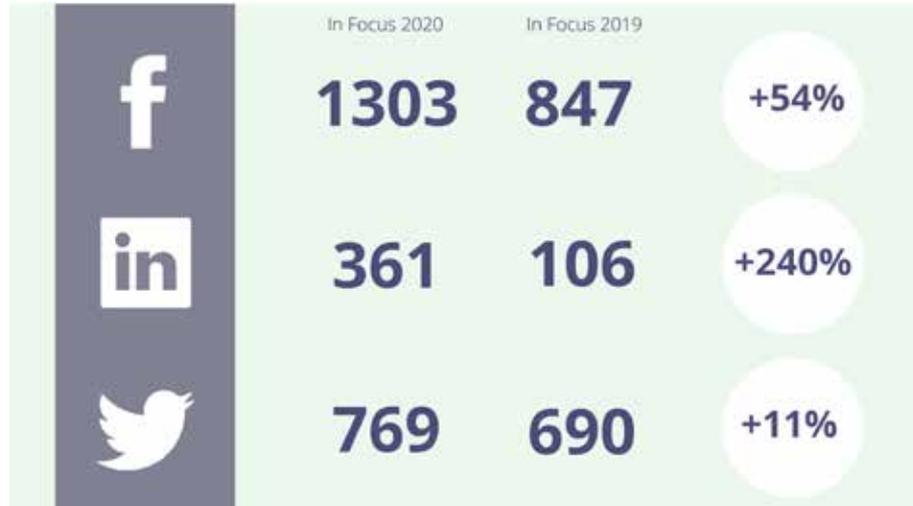
RBS values the ongoing opportunity to publish a topical monthly column in Stock Journal with the assistance of AgCommunicators.

Communicating RFCS nationally

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



Strong media support and growing social media audiences



“ I consider Rural Business Support to be one of the best sources of information for SA's farming community.
 Paula Thompson, The Advertiser ”



Rural Media & Communicators SA/NT Awards sponsorship

Rural Business Support is a proud sponsor of the Rural Media and Communicators SA/NT Awards.

We believe that regional and rural media outlets still play a vital role in telling agriculture's good news stories, uniting communities and helping to build social resilience, especially in tough times.

Right, L-R: RBS CEO Brett Smith, Cassandra Hough from ABC Rural's SA Country Hour and Rural Media & Communicators Vice President Dale Manson at the 2019 RMCA Awards.



Investing in

Building our capability through regular training and upskilling for staff ensures professionalism and service excellence for clients

Rural Business Support strives to source and retain quality staff and we are committed to ensuring their skills continue to develop. Training requests by staff are encouraged as part of performance and probation reviews.

As part of our quarterly staff training we arrange visits to regional businesses to hear about how they operate and how they deal with challenges. Examples of businesses visited: mushroom farm, family farming and hay business at Kimba, a progressive farming family at Kimba, fruit grower at Renmark, Jaeschke's hay and pellet family business at Clare.

The sharing of case studies and case work debriefs during South Australian Financial Counsellors Association (SAFCA) supervision also provides valuable learning opportunities.

Continuing Professional Development

Continuing Professional Development (CPD) is one

way that RBS recognises the valued and diverse skills, experience and professionalism of our team and we invest in their future through professional development opportunities. This commitment expands on the existing qualifications and experience of staff to help them grow and, in turn, be better able to respond to the needs of our clients.

CPD is also a requirement for our financial counselling staff to maintain their membership and accreditation through the SA Financial Counselling Association – the peak body and professional association for financial counsellors.

All financial counsellors have a Diploma of Financial Counselling or have commenced study towards the Diploma to ensure completion within two years of starting employment with RBS. Longer term rural financial counsellors have completed the Advanced Agribusiness Management Diploma over two years.



Photo by Paula Kelly, RFCS Program Manager

Taken during two-day Suicide Intervention workshop for RFCs in Wudinna, SA.

our people

Staff shadowing encouraged

RBS places a strong emphasis on our staff sharing their knowledge and experience to help expand the understanding and skills of their colleagues.

All new financial counsellors participate in staff shadowing opportunities. Usually the aim is to schedule 10 shadowing days in the first few months of employment, although COVID-19 has made this difficult.

Organisational training

Organisational training is based on addressing identified skills gaps and capabilities on an individual and service wide basis. Regular contributions from stakeholders helps staff to stay up-to-date with government assistance programs and other areas of knowledge that may be of benefit to our clients.

Training also provides the opportunity for continuous improvement and development of new methods of working through our case management process, by looking at our business from an external perspective.

“ We're not just a one conversation organisation, we work with people over a period of time to understand their needs and help address those needs.

Darren Keenan,
RBS Small Business Team, KI

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Training examples

- Living Works – two day Suicide Intervention training
- SA Health – phone suicide script revision (2 x per year)
- Australian Institute of Professional Counsellors – two-day counselling session
- Centrelink – services updates
- Legal Services Commission – session on bankruptcy
- Legal Services Commission – law for community workers webinar
- Updates on conditions from agricultural groups – i.e. GRDC
- AgCommunicators – report writing instruction
- ATO – Small Business Program
- Grant Edwards – insurance and superannuation
- One Note and Excel webinar
- Zoom tips and tricks (to better support clients)

We also held a series of teleconferences with the state managers of banks to listen to what banks are observing with farm business customers and gained valuable insight into how banks make customer related decisions.

Various succession planning sessions have also taken place and we have engaged several lawyers at staff training sessions to talk about both succession and estate planning.

Farmer wellbeing & recovery inspires KI to Pinery project

RBS has been awarded a \$35,000 grant from the BankSA Foundation to deliver an inspiring project for farming families impacted by the fires on Kangaroo Island last summer.

The grant will allow us to bring together up to 30 farmers from the Island for a three day retreat in the Barossa Valley, to meet with fellow producers who lived through the 2015 Pinery fire and led the recovery.

RBS is collaborating with Ag Kangaroo Island, the Agricultural Bureau of South Australia and Grain Producers SA to make the event happen in early 2021.

The initiative will provide an all-important opportunity for families to get away from the fire ground and emotionally recharge, while learning from and being supported by others who have been through a similar trauma and recovery process.



Emphasising cultural fit



Left, L-R: The RBS Small Business Team. Cheree Reichl, Erica McAvaney, Darrel Soderlund, Matt Petherick, Steven King, Andrew Adamson, Mandy O'Leary, Darren Keenan and Dean Fielke.

Front to back, L-R: The RBS Rural Financial Counselling Service team. Hayley May, Afton Bockelberg, Lynton Keen, Hayden Maher, Libby Baldock, Julie Wynne, Lloyd Wright, Kate Phillips, Caroline Reichstein, Tim Modra, Paula Kelly, Austin Reid, David Stanton, Russell Trainor, Lachie Hood, Judy Goedecke, Trevor Linke, Julianne Fiebig, Dean Fielke, Darren Longbottom, Chris Fitzgerald, Paul Erkelenz, Martin Baillie.



as well as credentials

Diversity and depth of experience results in a highly skilled team willing to share information and support with clients, colleagues

Given the complexity of a financial counsellor's role it can be difficult recruiting a person with the full suite of skills needed to do the job. RBS therefore seeks people who have a desire to learn and a questioning mind, rather than for people who are primarily solutions focused.

This approach has proven highly successful.

By looking beyond CVs and qualifications we have built a team of authentic and grounded people from a diverse range of backgrounds. Together they fit the RBS culture and are providing a high standard of professional and empathetic support to our clients and to each other.

Following are some examples of the range of expertise within our skilled team:



Libby Baldock
RFC, Eyre Peninsula

Libby joined the RBS team in 2018. She is involved in a successful farming

family on eastern Eyre Peninsula. Her qualifications are in psychology, but her involvement on the family farm is in managing the finances, so Libby brings an interesting mix of skills, qualifications and experiences to her rural financial counselling role.



Paul Erkelenz
RFC, Far North and Pastoral

It was while jackarooing on a sheep station in the North West Pastoral

region of SA that Paul "fell in love" with the outback and its people before undertaking tertiary studies in agriculture. Since then, he has accrued more than 34 years of experience working in remote and regional SA, WA, NSW and NT in a range of advisory, consulting and project management roles.



Dean Fielke
Team Leader, SBFC program

Dean joined the RBS team in 2019 as a Rural Financial Counsellor and in

August 2020 moved to Team Leader for our Small Business Financial Counselling program. Dean previously was an Agribusiness Manager for Riverland Lending Services and spent 19 years as a co-owner of a large agricultural machinery business.



Darren Keenan
SBFC, Kangaroo Island

A KI resident for a decade, Darren has worked with businesses across all sectors. His work has included planning, change management, coaching/mentoring and

supporting owners to better understand financial matters pertaining to their business. He is also the Executive Officer of Agriculture Kangaroo Island and the Presiding Member of the KI Health Advisory Council.



Kellie Harrison
Stakeholder Liaison Officer

An experienced administrator and event manager, Kellie has a passion for farming having grown up on a beef cattle property in NSW.

After moving to SA in 2001 with her late husband, the couple devoted 13 years to raising their two sons and running a broadacre cereal farm. Previously a Project Officer and Support Officer for RBS, Kellie recently moved to this newly created position – her wealth of experience inside and outside of RBS has proven her to be a natural match for the role.

“The level of knowledge and insight these people have into the challenges we face and the ability to provide us with support and ideas moving forward is great.”
RBS Client Survey 2020



L-R: RFCS Program Manager Paula Kelly, Communications Manager Kylie Meznar, CEO Brett Smith, Business Manager / Manager Small Business Programs Andrew Adamson.



L-R: Brett Smith, Sharon Starick (Chair), John Harvey, Simon Venus, Caroline Rhodes, Claudia Goldsmith, Richard Konzag and Dr Kat Giles

Skills-based Board ensures efficient program management and high levels of governance

Our well-established Board has a broad skillset that includes expertise and networks across the primary industry, agribusiness and rural business sector.

Our Board continues to govern and lead our organisation through identifying strategic priorities and monitoring performance, with diligence and a genuine interest in the work and wellbeing of our team.

New recruits and outgoing members

We welcomed two new Board Members at our AGM in 2019, Richard Konzag and Dr Kat Giles, who both bring additional governance and agribusiness management expertise to our high performing Board. We also acknowledged the significant contributions of former Board Members Peter Walker and Malcolm Pridham, who retired at the completion of their nine year terms.

The Board recruitment process attracted considerable interest from candidates across South Australia and Northern Territory.

This year, the outstanding service of long-time Chair Sharon Starick will be recognised as she completes her tenure on the Board at our 2020 AGM in October.

Return to core work welcomed

In monitoring the performance of RBS over 2019/20, the Board has noted the increased demand for transactional assistance due to the impact of drought and bushfire, and the continuing influence of changes to the Farm Household Allowance in 2018.

The Board notes that there has also been a return to the core work of our Rural Financial Counsellors in case-managing clients. This is evidenced through outstanding KPI results and consistently successful outcomes with

clients. There is also a steady stream of new clients entering our service, while other clients concurrently exit the program having achieved their goals.

Risks in time of new uncertainties

The management of client numbers has been identified as a significant ongoing risk for RBS in a period of uncertainty. The Board greatly appreciates the additional contingency funding from the Australian and South Australian Governments to help meet the unprecedented demand due to drought, fire and COVID-19.

The Board is acutely aware of the risk of contingency funding being reduced too soon while drought, fire and COVID-19 recovery activities are expected to continue for a number of seasons. This uncertainty also places pressure on staff who have contracts expiring in June 2021.

The monitoring of COVID-19 as a risk to service delivery is now an ongoing focus for the Board and management team. Our existing risk management and contingency plans ensured that there was minimal disruption to our service delivery when restrictions were put in place in March.

As a business, RBS has been using cloud based and remote technology for several years, meaning staff have capacity to work autonomously from our regional offices, or from home where required.

Staff are familiar with using secure video technology, having regularly used Microsoft Teams for team meetings since 2019.

Expansion of support welcomed

The expansion of the RFCS to provide support to small rural business owners has been greatly welcomed by the Board.

We will continue to seek innovative ways to expand the scope, reach and effectiveness of our services to alleviate distress and enable clients to respond to immediate adversity and proactively plan to manage change, risk and business challenges.

Strategic direction now clearly set

In June our Strategy 2025 was approved by the Board following extensive discussion and consultation with national, State and Territory stakeholders. The strategy builds on our past successes and experiences in delivering Rural Financial Counselling Services and Farm Business Management Programs.

It provides a road map for RBS to further grow our respected and trusted reputation, while continuing to strive for successful outcomes for our clients and their communities.

Our activities towards 2025 align to four strategic focus areas and objectives:



Business Development

We will expand the scope, reach and effectiveness of RBS services so that more clients will receive support to be competitive, profitable and sustainable.



People

We will enhance the reputation of RBS as a business through recruitment and retention of skilled people who embrace our vision and values.



Stakeholders

We will build strong, effective working relationships and partnerships with key stakeholders, peers and industry groups.



Funding

We will source sustainable funding to adequately resource effective service provision.



Meet our Board



Richard Konzag
Board Member



John Harvey
Deputy Chair



Claudia Goldsmith
Board Member



Sharon Starick
Chair



Caroline Rhodes
Board Member



Simon Venus
Board Member



Dr Kate Giles
Board Member



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Mount Gambier

152 Jubilee
Highway East

Port Lincoln

5 Adelaide Place

Berri

6 Kay Ave

Kingscote

Cnr Telegraph Rd
& Franklin St

Naracoorte

90 Ormerod St

Wudinna

44 Eyre Highway

Clare

155 Main
North Rd

Murray Bridge

8 Seventh St



Rural Business Support

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