

IN FOCUS

NT 2021



RURAL BUSINESS
SUPPORT



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Who are we?

Rural Business Support (RBS) is a not-for-profit organisation committed to providing essential support to businesses, farmers, landowners and communities in rural and regional South Australia and the Northern Territory.

Established in 2006, we have built our reputation on delivering agribusiness services and independent support to farmers and rural small business owners who are concerned about their financial future.

Many businesses have the ability to recover from a single event or economic shock, over time. They have strategies for managing risk and are prepared for droughts and other events. But not all have the resources nor financial resilience to manage simultaneous or long term events like the ones seen in recent years: sustained drought followed by bushfire followed by a pandemic.

Our free, independent and confidential Rural and Small Business Financial Counselling Services empower farming enterprises and rurally based small business owners by helping them to tackle the underlying causes of financial distress and to develop the tools and confidence to make informed decisions as they work their way back to financial wellbeing.

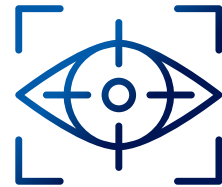
Our farm business management programs are developed collaboratively with industry partners to assist their members to strategically assess their businesses and to analyse options to strengthen and support long-term financial viability.

The Landowner Information Service demonstrates best practice in land access between agriculture and mining through a free, factual and impartial information service delivered direct to the farm gate.

We strengthen and build community through an enduring commitment to work alongside other like-minded organisations and industry bodies who genuinely care about supporting rural business families when they need it most.

We believe that sustainable rural communities are essential for Australia's future.

We are Rural Business Support.



Our Vision

A profitable, sustainable and resilient rural business sector.



Our Purpose

“We genuinely care about supporting rural business families when they need it most, providing them with hope and direction for the future”



Our Values

- Build community
- Work compassionately
- Influence with credibility
- Continually improve

What do we do?



Rural Financial Counselling Service (RFCS)

Free, independent and confidential support for eligible South Australian or Northern Territory farming families and rural related businesses, who are experiencing financial difficulties.



Small Business Financial Counselling (SBFC)

A pilot program to help eligible South Australian and Northern Territory small business owners in rural and regional areas who are in financial hardship due to the impact of drought, bushfire or COVID.



Landowner Information Service (LIS)

A free, factual and impartial information service for South Australian 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.

- AusVeg Business Health Check
- OCA/RBS Pastoral Business Review
- NT Farmers Association Financial Fitness Program



Agricultural Support Services

Administration and communication support for agricultural-related services and industry bodies.

- Agricultural Bureau of South Australia



Rural Business Support Relief Fund

Provides practical and immediate relief to farmers, fishers, foresters and small related Australian agricultural enterprises who are in distress and are at risk of poverty and/or suffering financial distress or emotional hardship due to adverse events or natural disasters beyond their control.

From the Chair

Just when we thought we had dealt with a very tough year, the ongoing challenges presented by COVID have made 2020 into 2021 a period unlike any other in Australia.

We have been challenged with border restrictions, social distancing, mask-wearing, wild storms, sustained drought, international trade sanctions, and the continued cessation of international and (in many ways) national travel. We can only hope that ongoing impacts and the threat to our health and economic prosperity settle as we look towards 2022.

“...the Landowner Information Service and the Small Business Financial Counselling programs piloted in 2020-2021 were both extended beyond the initial pilot programs, recognising the ongoing need and exceptional work being done by the RBS team.”

2021 has also been a year for consolidating the incredible growth experienced by Rural Business Support (RBS) in 2020 following the prolonged drought, the Black Summer bushfires and the first year of the COVID global pandemic.

To ensure RBS has kept pace with the expansion of programs across Northern Territory and South Australia, members of the Board have been intentionally recruited to provide strong and effective governance with skills in sustainable strategic development and execution, finance, risk and compliance, agribusiness best practice, agribusiness law, research, bio-security, mental health and resilience.

In October 2020, we welcomed Northern Territorian Dr Rebecca Mohr-Bell to the Board. Dr Mohr-Bell is an agricultural economist who brings invaluable first-hand insight into the NT agricultural sector.

We know that sustainable rural communities are essential for Australia's future, and as an organisation, RBS is committed to doing more to make a difference in the lives of our clients, their families and their communities.

It is appropriate to acknowledge that the Landowner Information Service and the Small Business Financial Counselling programs piloted in 2020-2021 were both extended beyond the initial pilot programs, recognising the ongoing need and exceptional work being done by the RBS team.



Dr John Harvey, Chairman

The Landowner Information Service will broaden its services over the next four years through \$1.65M in South Australian Government Funding.

At the time of preparing this report, RBS has been informed that the Regional Small Business Support Program pilot – valued at \$8.6 million nationally – will be rolled out in 2022, building on the Drought Communities Small Business Support pilot currently delivered in NT and SA by RBS.

This year the Board endorsed the development of the RBS Relief Fund, our philanthropic arm.

The Relief Fund aims to provide practical and immediate relief to farmers and small related agricultural enterprises in distress



and at risk of poverty, financial distress, or emotional hardship due to adverse events or natural disasters beyond their control.

We hope that through access to Financial Support Grants, primary producers will feel more confident to access the broader services RBS offers to assist them in recovering from distress and building long-term financial resilience.

We are heartened and grateful for the ongoing support of the Ag Bureau of South Australia, the South Australian Country Women's Association, Rotary and the BankSA Foundation for trusting us to make a difference in the lives of rural communities by providing funds for emergency relief and project-based relief throughout the

year. The formalisation of the Relief Fund will enable us to further build on this good work through the addition of Financial Support Grants to meet the everyday needs of farming families in distress by providing hope and direction for the future.

In closing, I wish to thank the RBS team, led by CEO Brett Smith and his highly capable management team.

I look forward to working with the entire staff of RBS as we continue to make a difference in the lives of our clients, their families and their communities.

Dr John Harvey
Chairman

“We know that sustainable rural communities are essential for Australia’s future, and as an organisation, RBS is committed to doing more to make a difference in the lives of our clients, their families and their communities.”

Meet the Board



Dr John Harvey

Chair
Board Member since 2013

John brings broad commercial, profit-for-purpose and Ag sector governance experience to the RBS board table as a former Executive Director of the Grape and Wine Research and Development Corporation, Non-Executive Director of Revenir Winemaking, Chair of the Studio Nine Architects, and a Trustee of the South Australian Grains Industry Trust.

A curious humanist by approach, John also sits as a Non-Executive Director of the National Youth Mental Health Network; headspace, Helping Hand Aged Care and Adelaide based Can:Do Group. All of these influences help RBS to remain focussed on the long term social and economic impact of the important work it does in rural and regional communities.



Dr Kat Giles

Deputy Chair
Board Member since 2019

Kat is a veterinarian, livestock nutritionist and policy advisor bringing her diverse knowledge of South Australian primary industries, as well as technical skills in Northern Territory cattle supply chains, biosecurity, food safety, product specification, community expectations and market access to the RBS board.

Kat has a unique understanding of the diverse challenges and uncertainty facing rural communities, as evidenced in her previous positions as Chief Executive Officer at Sheep Producers Australia, Board Director of the Sheep Industry Animal Health and Welfare Trust, and Executive Member of the Red Meat Advisory Council.

Kat has been a Member of the Australian Institute of Company Directors since 2014.



Simon Venus

Convenor Corporate Governance Committee
Board Member since 2018

Simon is a partner in Piper Alderman's Corporate division, the National Head of the Agribusiness Practice Group and joint head of the Commercial Practice Team. Simon is a member of Adelaide University's Agribusiness Advisory Board and sits on several client boards and agribusiness advisory committees.

Simon is a former director of Agribusiness Australia and was an inaugural member of the SA Agribusiness Council.

A lawyer with over 20 years experience, Simon is attuned to factors impacting rural and regional businesses and brings his experience advising boards and executives of not-for-profit entities about risk-related issues, including corporate governance and compliance, risk management and strategy to RBS.



Claudia Goldsmith

Board Member since 2017

Accountant and Management Consultant Claudia Goldsmith enhances RBS's governance through her focus on finance, compliance, and risk management.

As a Non-Executive Director, Claudia has previously held roles with the Intellectual Disability Accommodation Association, Goolwa and District Bendigo Community Bank, as well as Surf Life Saving SA.

As a current board member of SA Health's Riverland Mallee Coorong Lower Health Area Network and an independent audit committee member for two regional councils as well as the Fleurieu Regional Aquatic Centre, Claudia has a solid appreciation of rural communities and their need to be financially literate for long-term sustainability and resilience.



Caroline Rhodes

Board Member since 2015

Caroline has a deep and enduring commitment to advancing rural industry. She serves as the inaugural Chief Executive Officer of the peak industry body, Primary Producers SA, and has more than 20 years experience working in the agribusiness sector.

In July 2021, Caroline was appointed to the South Australian Skills Commission and currently Chairs the Industry Skills Council for Agribusiness, Food & Wine/Beverages. Her current board appointments include the South Australian Cricket Association and Foodbank South Australia.

Caroline holds a Bachelor of Agricultural Science, a Master of Agribusiness and a Diploma from the Australian Institute of Company Directors. She is a Fellow of the Australian Rural Leadership Program.



Richard Konzag

Board Member since 2019

Grain farmer Richard is a proven agricultural leader with extensive industry experience in corporate governance, strategic directions, financial management, implementation and project planning and oversight.

Richard has developed his skills through previous roles with the Advisory Board of Agriculture, where he chaired the Government working group, Grains Research and Development Corporation's Southern Panel, Plant Biosecurity CRC Grains advisory panel and as Chair of Australian Grain Growers Co-op.

Currently, Richard serves on the Grain Growers Ltd Board and the steering committees of the IMAP Pests Project and the Precision Seeding 'Optimising Plant Establishment' project.



Dr Rebecca Mohr-Bell

Board Member since 2020

Katherine-based pastoralist and agricultural economist, Rebecca, approaches problems from a unique perspective, applying strategic thinking and objective analysis to influence innovative solutions which are both evidence-based and logical.

Rebecca sits on the Board of the Cooperative Research Centre for Northern Australia and has previous Board experience with the Future Farmers Network of Australia and the Katherine Isolated Children's Service. Rebecca currently chairs the Mataranka Tindall Water Advisory Committee for the NT Government.

As an agricultural economist, Rebecca brings invaluable insight into the Northern Territory agricultural sector to RBS with her extensive experience supporting agricultural producers to improve their business performance.

From the CEO

Rural Business Support (RBS) provides important and essential support to businesses, families and communities in rural and regional South Australia and Northern Territory.

Following the rapid growth experienced by RBS in 2020, throughout 2021 we expanded the services we offer from Rural Financial Counselling, Agricultural Support Services and Farm Business Management Programs to include pilot programs delivering the Small Business Financial Counselling Program for our main-street businesses in rural communities and the Landowner Information Service.

Our Purpose

Our team genuinely cares about supporting rural business families when they need it most. Our primary purpose is to achieve behavioural change through case management with the farming enterprises and rural small business owners our financial counsellors work with.

We believe that by empowering business owners with the tools and knowledge to make more informed business decisions, they build confidence and financial resilience, not just reliance. Helping to fill out forms for grants and income support is just one very small part of our client engagement process.

Through the free, confidential and independent support of RBS, since October 2020, we have assisted well in excess of 1200 primary producers and small business owners to make

better decisions based on a sound understanding of their financial fitness as business owners.

We know that sustainable rural communities are essential for Australia's future. We acknowledge and thank the National Recovery and Resilience Agency (NRRA), the Department for Energy and Mining (DEM), the Department for Environment and Water (DEW), Primary Industries and Resources of SA (PIRSA), Ag Bureau SA, AusVeg, Grain Producers (GPSA), Northern Territory Cattlemen's Association, Northern Territory Farmers' Association (NTFA), Outback Communities Authority (OCA), Primary Producers SA (PPSA), Rotary, the South Australian Country Women's Association (SACWA) and the South Australian, Northern Territory and Federal Governments for recognising the importance of the work we do, and the long-term impact we have in the communities we serve. Thank you for continuing to work with us to support farming and rural business communities through the development of highly effective recovery and resilience programs.

In 2020 we introduced the Landowner Information Service (LIS) to provide free, independent and impartial information to landowners, farmers and community members who are new to the exploration and mining process, or are unsure or confused about their rights and responsibilities under the mining act when considering external interest on their land - we know that our involvement through the LIS brings a balance to the table by enabling land owners, many of whom are primary producers, to be better informed.



Brett Smith, Chief Executive Officer

In August 2021, we received confirmation that the LIS program would be fully funded for three years. On behalf of our farming communities – we thank the State Government for their continued support of this important service.

In November 2021 we received confirmation that the Regional Small Business Support Program pilot – valued at \$8.6 million nationally – will be rolled out in 2022, building on the Drought Communities Small Business Support pilot funded by the Australian Government.

RBS has been proudly providing the service in Northern Territory and South Australia since March 2020. Modelled on the highly successful Rural Financial Counselling program, rural small business owners work one-on-one with Business Financial Counsellors and support staff to better understand their financial position, identify risks and opportunities for improvement and implement plans to improve their financial wellbeing.

Through the continuation of the Small Business Financial Counselling program, we know our team will continue to make a significant

difference to the lives of our clients, their families and their communities. But our work supporting primary producers and rural communities hasn't stopped there.

RBS proudly provides administration, event and communications support to the Ag Bureau of SA.

In partnership with the NT Farmers' Association, RBS is delivering a Financial Fitness Program to growers in the Darwin and Katherine regions.

In collaboration with the Outback Communities Authority (OCA), RBS is working with individual pastoralists in the Northern Flinders Ranges to conduct Strategic Farm Business Reviews.

We are also working with AusVeg SA to deliver a series of Business Health Checks with vegetable growers and their key management teams.

These projects enable our business analysts and financial counsellors to look strategically at each business to identify risks, capability/capacity constraints, and opportunities for sustainable growth to strengthen and support long-term financial sustainability and resilience.

With 11 regional offices and more than 50 staff living and working side-by-side with farmers and small business owners across NT and SA, we are committed to being present when our community needs it the most.

This year we launched what we hope to be the first of many projects supporting communities in need—taking 25 fire-affected

farmers from Kangaroo Island to visit the 2015 Pinery Fire ground for a resilience and recovery tour.

The 3-day tour was made possible through a grant from the BankSA Foundation and the support of GPSA, the Ag Bureau and Ag KI. We are planning for the Pinery fire-affected farmers to tour the Kangaroo Island fire ground in 2022, where they will continue to mentor long term recovery—farmers helping farmers.

With the development of our Relief Fund, and engaging with philanthropists who are passionate about building sustainable rural and regional communities, we hope to do more work in this space.

We invite you to join us on this journey.

Our People

As an organisation, RBS is supported by a team who believe that sustainable and resilient communities are essential for Australia's future.

They are committed to supporting our clients through adversity and in doing so, to mentor and enable them to develop the business tools to make sound business decisions for their futures.

Our team has continued to serve our clients with compassion through COVID lockdowns and stay-at-home orders. Teams meetings have enabled us to connect with clients online remotely, working from kitchen tables and home offices, keeping the health and wellbeing of rural communities safe.

Cultural Blueprint

One of our values as an organisation is a commitment to continually improve. Throughout this year, we have been focusing on who we are and our growing purpose to support rural business families when they need it most, providing them with hope and direction for the future.

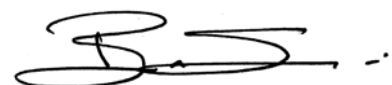
Greater clarity was provided through the collaborative development of a new cultural blueprint. The culture blueprint defines our way of working together to positively and consistently support our clients while maximizing the expertise of each member of our team.

Thank You

Now more than ever, our rural business communities operate in volatile markets and environmental conditions.

Thank you for supporting us to deliver programs that help alleviate distress and to enable rural business owners to respond to immediate adversity while developing the tools to manage change, risk and business challenges.

We look forward to 2022 as we continue to work together to build a profitable, sustainable and resilient rural business sector.



Brett Smith
Chief Executive Officer

Leadership Team



Brett Smith
Chief Executive Officer

Brett is an accomplished agribusiness executive with strong sales, marketing and business development credentials. Brett has held key roles with agricultural supply businesses such as Orica (Cropcare), Incitec (Incitec Pivot), Elders and Penrice.

Brett's practical background includes over 15 years experience working 'on-farm' with primary producers providing face-to-face information on improved agronomic principles and productivity improvements across all farming sectors.

With strong leadership qualities, Brett has a proven history of safely leading business strategic development, implementation and delivery through collaboratively aligning large cross-functional internal and external business teams.

Brett's strong business acumen, energetic and ethical approach, high level of operational competence and proven stakeholder relationship management has enabled outstanding results.



Andrew Adamson
Business Manager

Andrew has over 20 years experience working in a variety of accounting, financial and business management roles in the not-for-profit sector, including his current role as Business Manager at Rural Business Support.

A highlight of his career has been seeing the ongoing growth of RBS to expand its support to help not only primary producers but also small business owners and landowners in SA and NT.

Andrew was instrumental in the recruitment and development of RBS's new Landowner Information Service and the new financial counselling service for small business owners.

He has attained full membership status with CPA Australia and completed a Graduate Diploma in Business Administration from the University of South Australia.



Darren Keenan **Programs Manager**

Darren was originally appointed in April 2020 as a financial counsellor to work with small business owners on Kangaroo Island impacted by the devastating Black Summer bushfires of 2019-20.

Residing on Kangaroo Island, Darren brings his vast experience in business and change management, local government, training, coaching and mentoring, along with stakeholder engagement to his current role.

As Programs Manager, Darren oversees the Rural Financial Counselling Service, Small Business Financial Counselling Program and the Landowner Information Service* across South Australia and Northern Territory (*SA only)

In his community, Darren is currently the Presiding Member of the Kangaroo Island Health Advisory Council and recently completed four years as Executive Officer of Agriculture Kangaroo Island.



Paul Erkelenz **Project Manager**

Paul joined the RBS team in August 2019 and has over 38 years experience working with rural and remote businesses and communities in SA, WA, NSW and NT; focussing on natural resource management, pastoral property, business planning and financial management.

He has over 25 years experience in the development of property management and business plans for rangelands pastoral and cereal/livestock zone businesses. He is passionate about helping family-owned pastoral and farming operations succeed in all elements of their business; people, natural resources, finances and enterprises.

Paul is regarded as an excellent facilitator and is experienced in working in a wide range of contexts (including community consultations, conferences, business meetings) with a wide range of stakeholders. He is renowned for his meticulous preparation and high delivery standards.



Mon Saunders **Communications & Philanthropy Manager**

Mon joined the RBS team in late 2020 and is passionate about bringing people together to share their stories, and to support each other as they recover from economic shocks and trauma.

Mon's communications experience spans 30 years, with her early career based in Sydney where she was involved in television production, major events, digital media and stakeholder engagement.

On returning to SA, Mon spent 15 years working in education. Her heart was happiest when supporting rural boarding families across SA and the NT.

Mon is a Fellow of the Australian Marketing Institute, the Partnerships Coordinator for Educate Plus SA/NT, and the meeting organiser for the Mount Barker Business Group.

Our Impact

Together we supported South Australian and Northern Territorian farmers, small business owners and landowners on their journey to a profitable, sustainable and resilient future.

This was achieved through:



51
Staff
Members



15
Programs
& Services



226
Postcodes
Supported



453,000
Kilometres Travelled

Our Offices

- Ardrossan • Berri • Clare
- Darwin • Kingscote • Magill
- Mount Gambier • Murray Bridge
- Naracoorte • Port Lincoln
- Wudinna



Rural Financial Counselling Service Program

Data taken from RFCS Portal Data 1 April 2016 - 30 June 2021

2653

requests for support,
from farming families,
responded to

1356

farming families
worked with a Business
Financial Counsellor

1053

farming families
helped to access
financial assistance

1073

farming families
supported to achieve
their goals and exit
the program



Small Business Financial Counselling Service

(Pilot Program commencing 1 March 2020) Data taken from SBFC Monthly Dashboard SA/NT 1 March 2020 - 31 December 2021

281

small business owners
worked with a Business
Financial Counsellor

700

employees of small
business owners,
jobs secured

152

small business owners
accessed \$438,238
in additional support
through the Small
Business Professional
Services Fund

115

small business
owners supported to
achieve their goals
and exit the service



Landowner Information Service

(Pilot Program commencing 1 July 2020) Data from Landowner Information Service Records 1 July 2020 - 25 November 2021

1003

individuals have been
addressed across the
Resources Sector

68

enquiries to
the Landowner
Information Service

55

landowners worked with
a Landowner Information
Service Officer

19

landowners supported
to achieve their goals
and exit the service



Rural Business Support Relief Fund

\$1,080,000

SA CWA Emergency Relief
distributed to farming families
between 2020-21

\$61,000

Rotary SA Gift Cards
distributed throughout 2021

\$32,000

RBS Project Based Relief
2021 Kangaroo Island fire
affected farmers' tour to the
2015 Pinery fire ground

Assisting primary producers

Rural Business Support has been delivering the Rural Financial Counselling Service (RFCS) to primary producers and rural related businesses in SA since 2006, and the NT since 2011. RBS has a proud reputation for working with farmers during difficult times, offering free, independent and confidential agribusiness services to help them to think through, plan and action strategies to overcome financial distress and to develop practical strategies to manage future risk.



At RBS we understand that farm life stops for no one, and in a COVID free world our Business Financial Counsellors (BFCs) would normally travel to meet with clients at their kitchen tables, but in 2021 we continued our successful transition to online meetings through Microsoft Teams and Zoom, as well as socially distanced face-to-face meetings to continue to support our clients.

Our BFCs take a big picture look at our clients' business and discuss with them options to improve their financial sustainability that perhaps they haven't thought about before.

We do this by supporting them to assess their budgets and cash flows, identify opportunities and threats to their livelihood, help them to negotiate with creditors and access dispute resolution services, understand when to

seek broader professional advice and support, and help them to access government and community grants, programs, and schemes.

In many cases, our BFCs help generational farming families to facilitate conversations around succession planning.

Our BFCs can help clients to deal with lending institutions concerning applications and contracts with them. They can also support farmers with processes relating to farm debt mediation. The Farm Debt Mediation Bill 2018 requires mandatory farm debt mediation to support farmers and provide improved protection and financial security.

This provides a formal structure for primary producers who find themselves in a situation where debt on their farm – their livelihood and home – has become unmanageable

and all other avenues of negotiation with creditors have been exhausted.

RBS supports farmers to prepare for succession by establishing a clear understanding of their goals, current financial position and future financial needs. This may include identifying options to assist with the immediate financial situation so that the succession plan can continue.

Whilst financial circumstances play a significant part in succession planning, there are numerous other factors to consider as part of the process. There may never be a perfect time for succession, although there can be many reasons why farmers need to do it.

A BFC can support them through the process as an independent and confidential resource, giving them the confidence to continue their journey of succession.



Clients seeking support



Keeping the succession plan on target

The Black* family were under financial strain as a result of de-stocking their property and agisting their breeding herd interstate due to the long term impact of drought in their area. They knew they needed financial support but struggled to find the time or the headspace as mustering drew closer. Mr and Mrs Black (Senior) also wanted to implement their succession plan, but this seemed impossible to achieve during the drought.

RBS supported the family to complete and lodge the necessary forms to receive the Farm Household Allowance (FHA). This provided immediate relief, which helped the Blacks to address some of their ongoing costs.

With finances being more in check, Mr and Mrs Black (Senior) were more comfortable discussing transitioning to retirement, but there was still much to be done before handing over the business operation.

RBS's BFC had worked with families in similar situations to the Blacks before. With the FHA in place, the BFC knew that by accessing training through the FHA, the younger generation would be more confident in their business processes and their ability to make better business decisions. In addition, the Blacks (Senior) would feel more comfortable about stepping back from the business.

The Blacks (Senior) revisited their succession plan with more certainty, engaging the BFC to highlight options and create a clear implementation plan. The BFC kept the succession plan active with regular contact, supporting Mr and Mrs Black (Senior) to transition from working in the family enterprise to retirement.

The BFC keeps in regular contact with the family, providing financial guidance and reviewing financial projections, plans and strategies to help minimise losses through tax management.

“Coming from a farming family, we could trust the BFC and felt comfortable that they understood what we were going through. We had an idea about what we needed to do, but we kept getting caught up in the daily challenges of the business. The BFC kept us moving forward. Knowing we have that continual encouragement and support has improved our confidence going into the future.”

*Client names have been changed to protect their privacy.



The key to success was to simplify

Following a disease outbreak, the Smiths* horticulture business was under significant financial strain. For a time, the bank supported the family by allowing deferred interest payments, but their financial situation soon worsened.

In an attempt to reduce debt and remain viable, the family sold some of their property.

Initially, the Smiths sought help from a RBS Business Financial Counsellor (BFC) to help manage their relationship with the bank.

The BFC provided a range of assistance, from devising strategies to improve their financial position to proof-reading emails to the bank to ensure the messaging was appropriate.

With the support of the BFC, the Smiths secured a significant debt waiver, easing the financial strain on the business.

In addition to running the horticulture business, the family also owned a transport business. At the time, there wasn't a clear picture of the individual financial status of each business, which made accessing support trickier.

The BFC supported the Smiths to identify options that provided clarity and the realisation that the transport business was the more viable operation. As a result, the Smiths decided to sell the horticulture business and invest solely in the transport business.

"[Working with a BFC] was critical in helping us get some debt reduction, and liaising with the banks has been vital. Having support to sit down and go through each operation's cash flow and to develop an accurate Statement of Position, helped us to realise that the transport business was the one that was worth putting our resources into as it was more profitable."

In addition the Smiths also received MYOB training and guidance on professional services, assisting them to develop policies and procedures for the transport business, a critical requirement for ensuring compliance.

"For the first time in our lives, we feel excited about the business."

"...we would have gone bankrupt. The guidance they provided us to improve our financial situation has also helped with our mental health. Just having someone to talk to, who understands what we have been going through, has helped relieve some of the mental stresses."

"Our financial wellbeing, business success and personal wellbeing have all improved due to the support from RBS... Without this support, our world would have come crashing down, and now we have hope."



*Client names have been changed to protect their privacy.



Assisting rural and regional small business owners



sectors including; Accommodation, Administrative Support Services, Agriculture, Arts and Recreation, Automotive Services, Construction, Education and Training, Fitness, Freight Services, Health Care, Hospitality, Marketing, Media, Manufacturing, Mining, Real Estate, Retail, Transport, Tourism and Wholesale Trade Supplies.

The BFC team also assisted clients in accessing the Professional Services Fund, which can be used to cover the costs of specialist third-party skills training and business support beyond the scope of financial counselling services.

Rural Business Support's Small Business Financial Counselling Program (SBFC) was launched in March 2020 providing practical support to rural and regional small business owners concerned about the impact of COVID, drought or bushfire on their business.

Our team of rural and regionally based Business Financial Counsellors (BFC) are naturally equipped to

"I can sleep at night knowing we are in an ok place based on the help provided by RBS"
- Survey Response

build rapport with their clients through a shared understanding of local issues. They can help business owners to identify opportunities and threats to their business, and to proactively map a way forward by helping them to develop strategies to ease financial pressures.

Small business owners in Northern Territory and rural South Australia have been impacted by the ongoing devastation of prolonged drought in their communities.

In addition, the last 12 months has seen many regionally-based small businesses affected by restrictions and border closures as a continuing result of COVID.

Most of the businesses that we have worked with are owner-operated, with up to 19 employees and come from varied industry

Through the Professional Services Fund, our clients develop new skills to enhance business management, including; Business Planning, Marketing & Communications, Training & Further Education, Succession Planning and Financial Advice.

"I can't imagine where I or all the people in our community would be without the service, it is vitally important for people in our community at the moment."
- Survey Response



Clients seeking support



Two years of ups and downs due to COVID

Our client has been involved in the passenger transportation business for four years. They are registered as a private company and currently employ four staff.

Sadly, our client has had a roller-coaster ride for two years due to several factors, but mostly through the uncertainty and restrictions caused by COVID. Tourism is their main business, and with tourist numbers decreasing and flights to their region cut significantly, their turnover reduced by more than 30%.

Initially, they were able to manage as a business as they received JobKeeper for the first nine months of the pandemic.

They came to RBS because they were seeking a grant to upgrade their vehicles. At the time, the client was in a distressed and emotional state. The stresses on their business meant they had a complete lack of work-life balance which was

impacting their interpersonal relationships and home life.

Over several meetings, our BFC was able to compassionately build rapport and a good working relationship. They worked together to understand the client's Statement of Position so that they could develop a plan for the business moving forward.

Part of the business plan was to employ a new wage-assisted staff member to detail their fleet of cars and represent their agency at the airport. This immediately freed up time for the client to invest in working on their business, not just in their business.

Our client also upgraded one of their vehicles so they could pivot their business into a private chauffeur and transportation business. They provided a flexible and on-demand premier standard reliable service specialising in taking clients to local tourist attractions.

In addition, they employed a weekend driver, which enabled them to cope better in busy times, and also allowed them to schedule some time off.

By establishing a good working relationship with the client's accountant, we were able to track the improvement in their business, which resulted in the client registering for GST.

We also assisted the client in accessing support for an online booking system, a website, and improve the branding for all vehicles.

With a newly developed business strategy, our client was more confident to seek new partnership opportunities with accommodation providers and tourist destinations.

Our BFC continues to work with the client as they further develop their capabilities as small business owners and plan for their future.



Business Health Check Project

The Business Health Check Project was set up under VegNET SA, a South Australian research and development extension and business capacity building program, funded by Hort Innovation from the National Vegetable Levy.

AusVeg SA CEO, Jordan Brook-Barnett manages the program which also includes a Vietnamese Extension Officer as part of the VegNET SA team. The role of the program is to provide growers with research and development support to address on-farm issues and deliver a series of workshops and learning events for growers.

RBS's Business Financial Counsellor, Trevor Linke was fortunate to be the project facilitator working with ten South Australian vegetable growing businesses that elected to be part of a pilot Business Health Check Project.

Initially, growers were given a Business Health Check survey which covered business operations, finances, market outlook and self-development activities. This encouraged them to self-review their operations with a series of questions, looking at their business strengths as well as areas where they felt they needed to improve.

Trevor then visited the growers individually on-farm to assess their Business Health Check responses and to review those issues that the growers considered important.

"Meeting the growers and seeing the farms provided an invaluable insight into common issues faced by the horticultural industry and how the individuals and businesses were operating," Business Financial Counsellor, Trevor Linke said.

He found that a significant benefit of this initiative was that growers took the time to reflect on how they were managing things and what gaps existed between what they are doing now and what they considered important going forward.

VegNET SA's goal was to help the organisation develop a broad, current assessment of grower skills and capabilities in the industry while providing an opportunity for the individual growers involved to identify areas of improvement for their own businesses, and encouraging them to access the support available to address their specific business issues.

Key findings

The main issue identified across the assessments was that most owners see themselves as 'growers', and that is where their skills set and their passion lay. They see 'managing the business' as an important, but secondary task.

In addition, some of the bigger businesses had expanded, however, the growth often surpassed the grower's management expertise resulting in new challenges for their manager and therefore control over key functions within their business.

Related to this was that most growers found it difficult to delegate these key functions to others. In many of the businesses, the grower had been in control of all aspects of the business and found it difficult to let go.

Most, if not all, were missing reporting procedures that accurately represented the businesses' financial position. In addition, it became evident that a lack of financial planning and risk planning needed to be addressed across many of the individual businesses.

Most growers indicated they had little market control and felt dominated by buyers. While the nature of vegetable markets limit grower power, there were potential gains from growers spending more time accessing available market data to negotiate stronger prices and to spend more time actively strengthening relationships with existing and new customers.

A lot of this came down to having stronger strategies and delegation arrangements in place so that business owners could spend less time working in the business and more time working on the business.

Many of the growers assessed faced significant challenges to their work-life balance, which again related to the need for better strategic planning and delegation within their businesses.

AusVeg SA and the VegNET SA project will continue to engage with these growers to provide ongoing support to develop better operational and management tools for their businesses.

Pastoral Business Review

Free, personalised expert support for pastoralists in the Northern Flinders Ranges to assist them to recover from and manage the impact of prolonged drought.

In collaboration with the Outback Communities Authority (OCA) and funded through an Australian Government grant, Rural Business Support (RBS) has been contracted to deliver the OCA/RBS Pastoral Business Review Project.

With an area spanning north of Carrieton, south of Maree, east of Lake Torrens and west of the Yunta to Arkaroola Road, RBS is working with pastoral business families who are experiencing the financial impact of drought and market downturns to assist them to proactively manage their future.

OCA Board Chair Bill McIntosh views the fourteen-month project as a crucial initiative that will increase business certainty while creating opportunities that will benefit the broader pastoral community.

“The primary production pastoral business sector is really suffering from the effects of prolonged drought and COVID restrictions which has reduced tourism diversification opportunities,” said Bill McIntosh. “This program will help our region’s most vulnerable to develop a plan to navigate out of these hard times and create increased opportunities for our local contractors and suppliers.”

RBS Project Manager, Paul Erkelenz is working with RBS Business Manager, Andrew Adamson together with RBS’s Farm Business Analysts and Financial Counsellors to deliver this project.

Using proven processes and business analysis tools, the RBS team will look strategically at each business, analysing options to strengthen and support their long-term financial sustainability. The two-stage process equips family pastoral businesses with the confidence to make decisions and to navigate their way back to economic sustainability.

Stage one involved attending a strategic briefing session with participants encouraged to consider important questions including,

Where are we now? Where are we going? How will we get there? How much will it cost? Will the bank support us? Who will help us?

Stage two will continue in 2022 with individual participants working with the RBS team to review recent and current business performance and position, identifying and addressing issues and opportunities and understanding their financial implications. We will then work together to develop a Strategic Action Plan to assist in future decision making, as well as to inform decisions around banking, finance and investment negotiations.

The plan includes key performance indicators including; analysis of historical profit/loss performance and the development of future budgets, as well as the predicted cash flow for up to the next five years. With a current and projected Statement of Position, the pastoralists will be better informed for bank/ finance negotiations as well as family meetings.

Participants will gain free access for 12 months to the online business analysis tool, and guidance on how to use it, so they can update their analysis and budgets in the future.





NT Farmers Financial Fitness

In partnership with the NT Farmers Association (NTFA), Rural Business Support is delivering the NTFA Financial Fitness Program to growers in the Darwin and Katherine regions.

The aim is to help the participating farming and pastoral businesses build their financial literacy skills, develop a better understanding of their businesses' current financial position and issues, and to start using various tools/approaches to assist them to make better business decisions.

RBS Project Manager, Paul Erkelenz and Business Financial Counsellor, Kate Green delivered the first workshop sessions face-to-face in Darwin in August 2021. The initial round of workshops was delivered to two groups over two days and was well attended by NTFA members, including a translated session involving a group of over 30 Vietnamese growers. The workshops were well received, with participants engaged and interacting with the presenters throughout.

NTFA members then decided to participate in a further three additional workshops online. This ensured growers could participate in a way that was both convenient and comfortable to them, as well as allowing the program to reach as many NTFA members as possible.

Following the workshop series, one-on-one sessions will be offered by Kate Green and RBS's team of Business Financial Counsellors to participating growers. This will



Participants in the NTFA Financial Fitness Program. Credit: NT Farmers Association.



Paul Erkelenz, Project Manager and Kate Green Business Financial Counsellor

provide the opportunity to look at their individual business's financial performance in more detail and to develop strategies to improve their long-term sustainability.

This will include the use of a powerful farm business financial analysis and planning software tool, Plan2Profit Agri™.

The program is the result of a successful NTFA grant from the Northern Territory Government's Small Business Financial Fitness Fund grant, part of the Jobs First Plan, an initiative supporting jobs and the economy.

Farmers help farmers in fire recovery

At Rural Business Support, we've seen how the period following a crisis event can impact the wellbeing of individuals and the fire-impacted community.

Two years after the fire there is the ongoing burden of fatigue, the pressure to continue moving forwards to rebuild infrastructure and the farming enterprise, all the while holding yourself and the family together. Many think they need to do this quickly. But the reality is it takes years – and it's exhausting.

During February 2021, 25 Kangaroo Island farmers affected by the devastating 2019-20 bushfires

travelled to the Barossa Valley and Lower North regions for a three-day tour gaining insight into resilience and recovery from other farmers who shared a similar harrowing experience following the 2015 Pinery fire.

In designing the tour experience, our aim was to provide an opportunity for the farmers to get away from the fire-ground and emotionally recharge, while learning and being supported by others who have been through a similar trauma and recovery process.

RBS received a generous Bushfire Assistance Grant of more than \$35,000 from BankSA Foundation, which enabled us to create and deliver the program.

BankSA Foundation Manager Olivia Thomas said, "it is projects like this one that give us a shared sense of pride".

"The devastation caused by the Kangaroo Island bushfires during the Black Summer was significant and while the island community is slowly recovering, the economic, emotional, physical and mental toll continues to impact many on a daily basis," Ms Thomas said.

The tour included visits to a number of fire-affected properties in the Pinery area, including Troy and Nette Fischer's at Wasleys, where the couple shared how they have rebuilt their Ashmore White Suffolks despite losing generations of breeding stock.

The next stop for the KI group was a moving visit to the Moquet



Pinery Fire site at the Moquet Lee Memorial

"All we met, both organisers, speakers, and locals were very understanding, most having experienced similar situations. We valued all the help and the shared personal experiences which were sometimes difficult to reveal."

- Participant



Left-Right: Peter March & Derek Tiller, Custodians of the Moquet Lee Memorial. Richard Stanton at Moquet Lee.



Left-Right: Nette Fischer shares her unique story. Michael Smith, Sam Mumford and GPSA Chair, Adrian McCabe.

Lee Pinery Fire Memorial at Grace Plains, where Pinery farmers and Moquet Lee Custodians Derek Tiller and Peter March shared how the memorial provided an opportunity to bring the community together as a focus for their grief, to document the impact of the fire and to celebrate and remember those who tragically lost their lives.

The group also visited Professor Andy and Helen Barr's Pinery property, where ifarmwell founder Dr Kate Gunn led an important session on wellbeing. Taryn Mangelsdorf, from the Northern and Yorke Landscape SA Board, also gave an informative session on the importance of landscaping and plant selection to change potential future firestorm behaviours.

“It was really very beneficial to hear the different stories and the timelines as we are only a very small way into our recovery, even though it feels like forever. A year seems like a long time, but it was so reassuring to know that there is still so much time to get things right and going again.”

- Participant



Tour participants.



*Left-Right: ifarmwell founder, Dr Kate Gunn, provided wellbeing strategies for recovery.
Ed Cay discusses opportunities to change future fire behaviours.*

Ed and Belinda Cay then shared their inspiring story about how they –as a family– have emerged from the ashes, and what recovery has meant for them as a couple and their four young children. Ed also explained the extensive fire protection measures that were included in the design of the new Barr family home and garden.

After a session on Planning for Infrastructure at Adrian McCabe’s chemical, implement and shearing sheds, the group enjoyed dinner in Alma as the sun set over the Pinery fire ground.

The tour finished on Saturday with a seminar that enabled the Kangaroo Island farmers to consider ways to address the ongoing frustrations caused by the

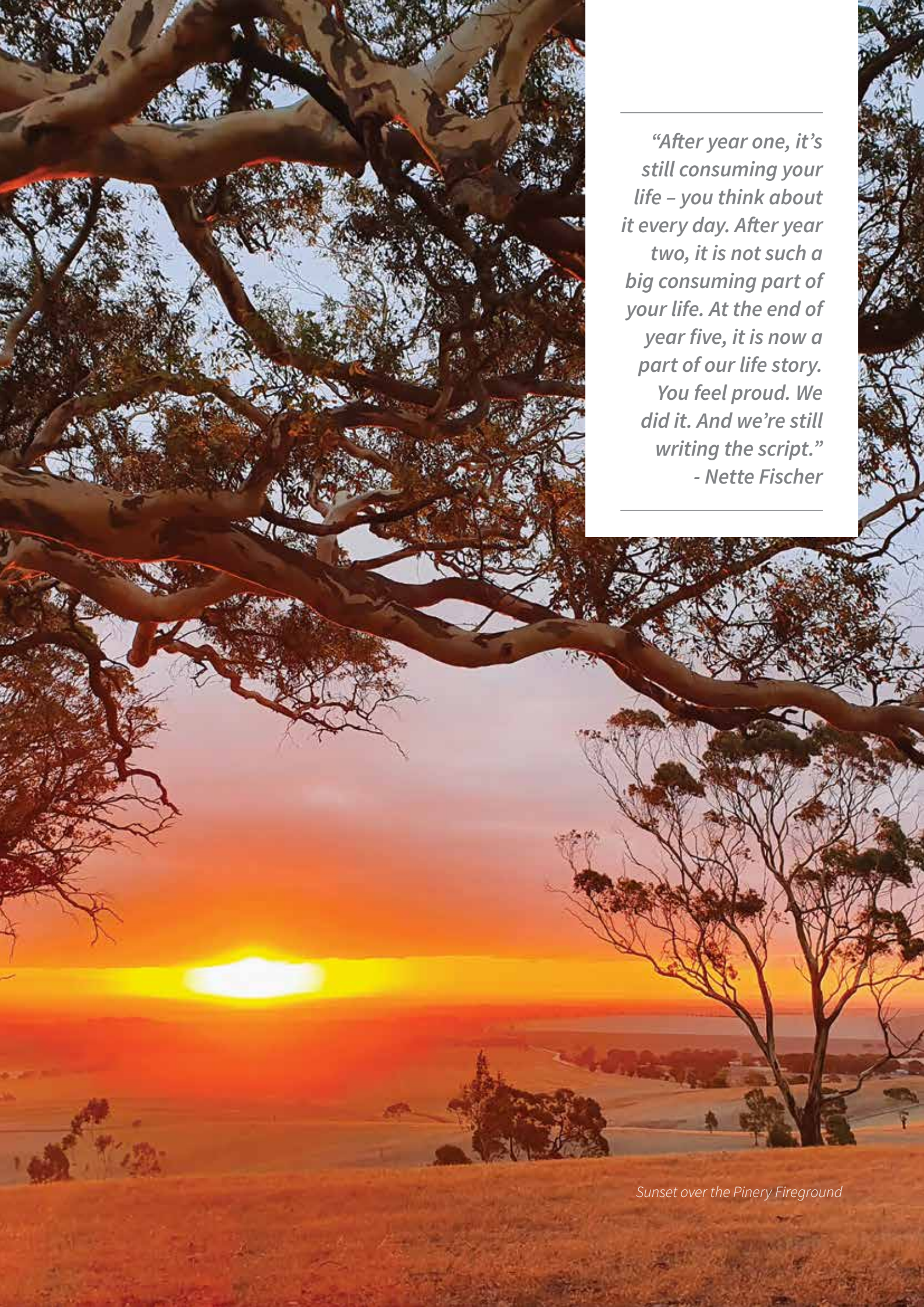
Black Summer fires while taking positive action to improve their personal and farming resilience.

RBS thanks the following organisations for their assistance in facilitating the tour: Agriculture Kangaroo Island, the Agricultural Bureau of South Australia, Bank SA Foundation, Department of Primary Industries and Regions SA, Grain Producers SA, AgCommunicators and SeaLink.

Thank you also to: Barley Stacks Winery, Coopers Brewery, GISA Wines, Mallala Football Club, South Australian Country Women’s Association - Adelaide Plains, Sunny Hills Distillery, Vintners Bar and Grill, Visit a Farmer, Yalumba Winery and the Yorke Premium Brewery.

“It was an incredible experience. We didn’t know what to expect coming in, and it was so much more than we could have hoped. I think the variety of topics were fabulous - there was something for everyone and you could take what you wanted from each speaker.”

- Participant



“After year one, it’s still consuming your life – you think about it every day. After year two, it is not such a big consuming part of your life. At the end of year five, it is now a part of our life story. You feel proud. We did it. And we’re still writing the script.”

- Nette Fischer

Sunset over the Pinery Fireground

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South Australia

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