



# Assisting rural and regional small business owners



## Our Business Financial Counsellors support small business owners

- to understand their financial position
- to navigate financial issues
- to develop plans to manage cash flow and creditor payments
- to access dispute resolution services
- to consider succession pathways
- to seek broader professional advice and support
- to access government and community grants, programs or schemes

**Rural Business Support (RBS) is a not-for-profit organisation providing benevolent relief to primary producers and small business owners in rural communities who are doing it tough and experiencing distress.**

Our work has always been, and always will be, focussed on helping rural people and their families.

We do this by supporting rural business families when they need it most, by providing them with hope and direction for the future and by working together to foster a profitable, sustainable and resilient rural business sector.

The Small Business Financial Counselling Program (SBFC) was launched in March 2020 providing practical support to rural and

regional small business owners in SA and NT concerned about the impact of COVID, drought or bushfire on their business.

Modelled on RBS's highly successful Rural Financial Counselling program, rural small business owners work one-on-one with Business Financial Counsellors (BFC) and support staff to better understand their financial position, identify risks and opportunities for improvement and implement plans to improve their financial wellbeing.

Our team of rural and regionally based BFC's are naturally equipped to build rapport with their clients through a shared understanding of local issues. They 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 regional South Australia and the Northern Territory 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 sectors including:

- Accommodation/Tourism
- 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
- 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.

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*“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.”*  
- Survey Response

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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.

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.

## Our Impact

### Rural Business Support Small Business Financial Counselling Service (Pilot Program commencing 1 March 2020)

Data taken from SBFC  
Monthly Dashboard SA/NT  
1 March 2020 - 30 September 2022

# 325

small business owners  
worked with a Business  
Financial Counsellor

# 848

employees of small  
business owners,  
jobs secured

# 153

small business owners  
accessed \$499,477 in  
additional support  
through the Small  
Business Professional  
Services Fund

# 171

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



# COVID makes it harder to address ATO debt



**Our client has a training business, affected by COVID and the inability to travel. He was referred to RBS by his bookkeeper.**

Working collaboratively, we conducted a full review of his business financials and current cash flow to establish a Statement of Position. This gave a clear picture of his overall financial position – it didn't look great.

Our client had a \$35,000 ATO debt and had not been making any recent payments. We contacted the ATO together to discuss the debt and complete an Application for Release. We were advised that there could be a wait for up to 90 days for a response.

Together with the bookkeeper, we provided some options for him

to keep on track and developed a Cash Flow Budget that included a plan to repay outstanding debts. He agreed to start making some ATO repayments while waiting for a response, and in the meantime, to clear as much of the outstanding debt as he could afford.

Things were progressing well and although the client didn't stick to the Cash Flow Budget as well as he could have, he was going okay.

The ATO contacted and advised that he was not eligible for a release from his debt.

D-day came, and the client was required to make a large repayment. The client obtained a loan of \$25,000 from a family member to help pay the ATO, and we saw immediate relief in his demeanour and approach once this burden had been dealt with.

Whilst there have been some stressful times, we have had some great outcomes. Over time, the client has repaid the ATO, the debt to his family member, and also decided to sell some unused assets.

This is a work in progress, and we continue to remind him that a change to his circumstances will only occur if he wants it to, his choice, his future.

**Don't wait  
until it's too late.**

Contact RBS for a free, independent and confidential discussion about your rural small business in SA and NT.

**FREECALL  
1800 836 211**