



26/04/23



HEAD OFFICE
555 The Parade,
Magill SA 5072

REGIONAL OFFICES
Ardrossan
Berri
Clare
Darwin
Kingscote
Murray Bridge
Mount Gambier
Naracoorte
Port Lincoln
Wudinna

NATURAL DISASTER SUPPORT GRANT

RBS has provided agribusiness support to small businesses, farmers, and communities in rural and regional South Australia since 2006. Before farmers can recover from disaster and build resilience, we aim to provide hope by providing some financial and practical relief where it is needed the most.

In 2022 RBS launched the RBS Relief Fund to provide practical and immediate relief to primary producers, foresters, fishers 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.

1. **Natural Disaster Support Grants:**

Provides **financial household assistance** for South Australian farmers who are in financial distress having suffered direct loss or damage because of a natural disaster including the South Australian River Murray Flood 22/23.

2. **Available Funding:**

The individual will be assessed for the provision of a grant of up to **\$1,500** per eligible primary production enterprise to meet their immediate needs, on the recommendation of a Financial Counsellor/ accredited service provider.

Preference will be given to South Australian primary producers and small related agricultural businesses directly impacted by the South Australian River Murray Flood 22/23.

FREECALL 1800 836 211 | enquiries@ruralbusinesssupport.org.au | www.ruralbusinesssupport.org.au

Supported by the Australian Government and Governments of South Australia and Northern Territory
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3. **How Funding May be Used:**

Below are examples of what a Natural Disaster Support Grant could fund:

- Accountancy fees
- Council Rates
- Emergency Clothing/ Footwear
- Emergency Accommodation/ Temporary Housing
- Fencing repairs
- Freight charges
- Fuel
- Groceries
- Hire of plant or machinery required for flood recovery
- Livestock/ Pet Food
- Livestock yard repairs
- Medical Fees (including medication, specialist appointments, GAP Payments)
- Replacement of whitegoods (such as an oven, refrigerator or washing machine)
- Septic plumbing
- Stock disposal
- Trade costs associated with the reconnection of utilities
- Utility fees (Electricity, Gas, Water, Internet, Telephone)
- Vehicle registration/ license renewal
- Vet bills
- Water
- Weed management costs

The Natural Disaster Support Grant **cannot** be used to help pay for costs associated with:

- Loss of income because of the natural disaster
- The purchase of alcohol, tobacco, or illicit drugs
- Cash or loan servicing, including cash advances, credit card bills, mortgages, personal loans, reimbursements, or retrieval of pawned items
- Fines
- Gun license renewal/ purchase of firearms

4. **Eligibility Criteria:**

To be eligible for an RBS Natural Disaster Support Grant, the named individual must be in distress, suffering from the immediate effects of a natural disaster, and must be at imminent risk of poverty and/or financial hardship.

In addition, they must be a:

- Primary producer or small related agricultural enterprise who is currently accessing the services of RBS, and/or has been identified by a

Financial Counsellor to be suffering distress or at imminent risk of financial hardship because of a natural disaster.

- Primary producer or small related agricultural enterprise who has been identified by an accredited service provider to be suffering distress or at imminent risk of financial hardship because of a natural disaster.

Natural Disaster Support Grants are only available to people who rely on their primary production enterprise for their income.

Grant applications will only be considered when the client is:

- Suffering from the immediate effects of a natural disaster; AND
- involved in a primary production with significant commercial purpose at the time of the natural disaster; AND
- contributed significant labour to the OR contributed significant capital to that enterprise; AND
- the primary production enterprise has an ABN and held that ABN at the time of the natural disaster; AND
- they are reliant on this for income to meet living expenses; AND
- they have significant commercial debt; AND
- they require financial assistance to meet immediate needs that would not otherwise be met without benevolent support; OR
- They are a dependant of an individual who meets the above criteria.

5. **Assessment and Approval Process:**

RBS will accept applications for Natural Disaster Support Grants from a Business Financial Counsellor on behalf of their case managed client or a service provider with whom RBS has a trusted relationship.

Applications will be assessed against the eligibility criteria. Evidence of direct damage will be required for the application.

Applications will not be accepted from individuals on their own behalf.

Only one Natural Disaster Support Grant of up to **\$1,500** per year is available per eligible farming household per eligible natural disaster event.

6. **Definitions**

Direct loss or damage means the direct and material impact of the eligible disaster on the property, business assets, plant, equipment, produce or livestock used for the purposes of the primary production carried out by the primary producer.

Evidence of direct damage refers to the supporting information applicants must provide at the point of application demonstrating the direct damage associated with the eligible disaster.

a) Photographs clearly showing the damage to the property with a brief explanation of what they are showing.

b) Information that demonstrates the financial impact of the damage, such as quotations, damage assessments, advisory reports, official invoices or official receipts.

In circumstances where direct disaster related damage is unable to be photographed or other information (such as receipts) are not available, RBS Rural Financial Counsellors may be able to provide other evidence of distress or financial hardship.

Official invoice means an invoice including the name, address and ABN (if applicable) of the entity that issued the invoice and a description of each item the invoice relates to which is clearly identifiable.

Official receipt means a receipt including the name, address and ABN (if applicable) of the entity that issued the receipt and a description of each item the receipt relates to which is clearly identifiable.

South Australian River Murray Flood event commenced on 15 November 2022 and occurred in the local government areas of Alexandrina Council, Berri Barmera Council, Coorong District Council, District Council of Karoonda East Murray, District Council of Loxton Waikerie, Mid Murray Council, Renmark Paringa Council and Rural City of Murray Bridge.

Natural Disaster may be defined as a serious disruption to the functioning of a community or society caused by nature such as a flooding, heatwaves, bushfires, droughts, severe storms, tropical cyclones, earthquakes, tsunamis and landslides.

Primary production enterprise refers to

- a) a business that is carried on by a primary producer and involves primary production, as listed under the Australian New Zealand Standard Industrial Classification 2006 (ANSIC) 1290.0 Codes 01-05, including the agricultural, apicultural, aquicultural, commercial wild-catching fishing, forestry, grazing and horticultural industries; AND
- b) for which an entity holds an Australian Business Number (ABN)

7. Other Matters:

RBS recommends applicants seek independent financial advice in regard to the financial, tax, legal or other implications of accepting a Natural Disaster Support Grant. Applicants may also seek advice from the Australian Taxation Office on 1800 806 218.

8. Disclaimer:

This publication may be of assistance to you, but RBS and its employees do not guarantee that the publication is without flaw or is wholly appropriate for your purposes and therefore disclaims all liability for any error, loss or consequence which may arise from you relying on any information in this publication.

Rural Business Support reserves the right in its absolute discretion to amend the guidelines without notice or discontinuing the program.