

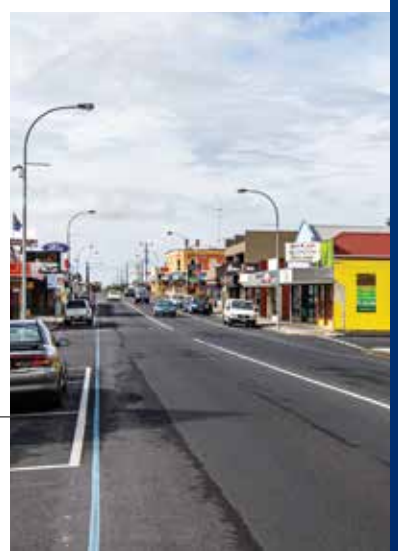
# IN FOCUS

REVIEW 2022-2023



**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, regional and remote 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 prepare for droughts, short term commodity price fluctuations and other events. But not all have the resources nor financial resilience to manage simultaneous or long term drought followed by bushfire, COVID and flood.

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

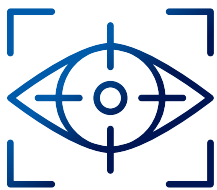
Our farm business management programs are developed collaboratively with industry partners to assist their members to strategically assess their businesses and to analyse options to strengthen and support long-term financial viability.

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, regional and remote 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.



## 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.

- Outback Communities Pastoral Business Review
- AusVegSA Business Health Check



## SMALL BUSINESS FINANCIAL COUNSELLING (SBFC)

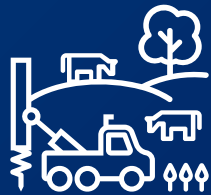
A pilot program delivered until June 2023, helping small business owners in financial hardship due to the impact of bushfire, COVID, drought or flood. The SBFC program is currently available to eligible small and family businesses impacted by the Murray River flood event.



## AGRICULTURAL SUPPORT SERVICES

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

- Agricultural Bureau of South Australia



## 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.



## 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.

- SA Farmers Recovery and Reconnect Tour
- Wyatt Trust Capacity Grants
- Natural Disaster Support Grants

# FROM THE CHAIR

## NAVIGATING CHALLENGES AND PAVING THE WAY FORWARD

2022 into 2023 has been a challenging period for rural and regional Australia, with the ongoing impacts of the global pandemic and natural disasters, as well as threats to livestock and agriculture from diseases and our export trade due to tariffs.

Despite bumper crops and a third year of La Nina bringing rain and floods, many farmers struggled to find the workforce needed to pick their produce. An issue compounded by a lack of regional accommodation.

La Nina's continued impact across the nation saw us end 2022 and commence 2023 with the flooding of the Murray River. We have no doubt the isolation, road closures and impact on agriculture as well as business will see an increased demand for RBS services over the next period.

Livestock producers faced their own set of challenges with the threat of exotic diseases such as lumpy skin disease, foot-and-mouth disease and Japanese encephalitis.

Some apiarists and almond growers watched the outbreak of varroa mite in NSW with interest, hoping it could be contained without crossing the border.

The wine grape industry faced its own difficulties, dealing with oversupply issues, increases in

***"RBS has continued to work with Government, industry, and rural communities to understand the major issues causing distress while we navigate events together."***

freight costs, the ongoing impact of China's wine trade tariff, and market values dropping for shiraz and cabernet sauvignon varieties.

Small businesses continued to struggle, with many still waiting for a return to pre-covid trading and staffing. The cost of living, interest rate hikes, power and council rate increases compounded by rising inflation impacted family budgets resulting in reduced spending for many over the course of the year.

Australian farmers benefitted from increased demand for wheat, barley and oilseed exports because of the Russia-Ukraine war. However, while the prices for product have been good, the cost of production has never been more expensive with skyrocketing prices on key agricultural inputs of fuel and fertiliser, as well as shortages in products like weed chemical glyphosate and diesel fuel component urea.

***"I am excited to keep working alongside the Board and RBS staff as we continue to make a real difference in the lives of our clients, their families, and their communities."***

### BOARD DIVERSIFICATION

RBS has continued to work with Government, industry, and rural communities to understand the major issues causing distress while we navigate events together.

As we continue to diversify our programs to support the rural communities we serve, we have recruited Board members with the necessary skills to guide the organisation as we tackle complex challenges together with the RBS Management team.

We have a varied and experienced Board with a deep understanding of agribusiness best practices, agribusiness law, biosecurity, finance, mental health and resilience, profit-for-purpose, sustainable strategic development, research, risk and compliance.

During 2022, Richard Konzag retired from the Board after making a significant contribution to the organisation. During Richard's tenure, RBS has expanded from

offering the Rural Financial Counselling Service for primary producers across SA and the NT, to adding the Small Business Financial Counselling Pilot program and the Landowner Information Service. The Relief Fund, which was officially launched on 7 July 2022, was also established during Richard's tenure.

The newest members of the Board, Marc Allgrove and Peter Treloar will add additional depth to our reach and ability to support rural, regional and remote business owners.

Mark Allgrove joins us with over 25 years of domestic and international experience in the strategic development and management of businesses and brands, particularly in the wine industry and agriculture more generally. Mark's experience across the broader business community brings a deep understanding of public and private organisational strengths and issues, skills that will assist us in growing the Relief Fund into an effective and sustainable charitable fund.

As a primary producer and a former member of parliament, Peter Treloar's commitment to public service and passion for agriculture and rural communities is a natural fit for RBS.

Peter served as the Member for Flinders from 2010 to 2022, during which time he held several prominent positions, including Deputy Speaker/Chair of Committees, Opposition Whip, Shadow Minister for Emergency Services and Veterans Affairs, and



Dr John Harvey, Chairman

Chair of the Select Committee on the Fire and Emergency Services Amendment Bill.

### LOOKING TO THE FUTURE

As a Board, we are positioned well to continue guiding RBS in its purpose to serve rural, regional and remote enterprises and communities in need of strategic support as they face environmental, social, emotional, and economic challenges.

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

Rural communities are the heart and soul of Australia, and they play a critical role in shaping our nation's identity and character. I am excited to keep working alongside the Board and RBS staff as we continue to make a real difference in the lives of our clients, their families, and their communities.

Dr John Harvey  
Chairman



RBS Board at regional board meeting in Port Lincoln with RBS team members and stakeholders.



# FROM THE CEO

## EMPOWERING RURAL GROWTH: OUR EVOLUTION AND IMPACT

From the humble beginnings of offering a single program, Rural Business Support (RBS) has been on a dedicated journey to develop and deliver programs supporting primary producers, rural, regional and remote small and family businesses, and their communities to thrive, especially during times of challenges and hardship.

Founded to deliver the Rural Financial Counselling Service across South Australia and more recently the Northern Territory, we have grown from our main program offering of Business Financial Counselling. We now include information, learning and development programs for our clients as well as administration support to ensure important agricultural service organisations, like the Agricultural Bureau of

SA (Ag Bureau), can meet their communications, compliance and governance requirements.

As a not-for-profit, we've seen terrific growth, especially over the past three years, as our communities have negotiated the ongoing and sometimes ruthless cycle of climate variability, COVID and trade tariffs.

At the time of producing this edition of In Focus, RBS is halfway through Strategy 2025, and like all good strategies, we have been reflecting on our achievements and the future direction of the organisation as we travel towards 2030.

### INDEPENDENCE AND TRUST

There is so much that we don't know about the future, but what is clear to us, is that one of our greatest strengths is our independence. Many of our programs are funded by the Australian, South Australian and

Northern Territory governments highlighting the importance they place on rural communities and their role in the nation. For this we are truly grateful.

We believe that sustainable rural communities are essential for Australia's future. As an organisation, we seek to align our programs with National, State and Territory stakeholders committed to innovative partnerships aimed at alleviating distress and building long-term regional capabilities and individual capacity.

We know that we are trusted to support our clients as they respond to the changing face of rural enterprises. We take time to build long term relationships and to deliver our programs with integrity, demonstrating compassion and constantly evolving to meet the needs of the individual for THEIR good. The best part is that we are making a genuine difference.



SA Flood Recovery Charity Match: L-R: Brett Smith, CEO Rural Business Support, Angelo Demasi, CEO South Australian Produce Market, Hiroshi Ibusuki, Adelaide United Striker, Hon Justin Hanson MLC, Elizabeth Romeo, Romeo's Foodland, Ben Warland, Adelaide United Central Defender, Hon Clare Scriven MLC, Minister for Primary Industries and Regional Development, Nathan Kosmina, CEO Adelaide United Football Club, Franklin dos Santos, CEO Foodland Supermarkets.

### PIONEERING PROGRAMS

Since 2020, RBS has piloted three significant programs.

The Regional Small Business Support Program, built on the Drought Communities Small Business Support pilot funded by the Australian Government has now been completed.

RBS delivered this pilot program across SA and the NT between March 2020 and June 2023. We thank the Australian Government for extending the pilot beyond the first 15 months, enabling us to make a significant difference to many small and family mainstreet businesses in rural, regional, and remote communities.

The Small Business Support Program has provided a sound base to continue offering Small Business Financial Counselling services along the Murray River following the flood event earlier this year. We thank the South Australian Government's Department of Innovation, Industry and Science, and the Office of Small and Family Business for their ongoing support of our services to the river communities.

### A WEALTH OF INFORMATION

In 2020 RBS introduced the Landowner Information Service (LIS). This service offers free, unbiased 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. Our involvement through the LIS brings a balance to the

table by enabling landowners, many of whom are primary producers, to be better informed.

This program has now moved successfully beyond the pilot stage to a fully funded program with the possibility of further expansion. On behalf of our farming community, we thank the State Government through the Department for Energy and Mining for their continued support of this important service.

### EXTENDING A HELPING HAND

One of Strategy 2025's core objectives was the development of a Relief Fund to provide practical and immediate relief to farmers and small related agricultural enterprises who are in distress due to adverse events or natural disasters beyond their control.

In its first 12 months the Relief Fund has made a significant difference in the lives of our clients and flood impacted farmers through the support of the Adelaide United Football Club, AusVeg SA, CMV Farms, Duxton Water, Foodland, NAB Foundation, Philanthropy Australia, SA Produce Market, Wyatt Trust, and the SA Government.

We are excited about the projects delivered in our pilot year and the foundation we are building for the future.

### BUSINESS RESILIENCE AND AGILITY

RBS's role extends beyond programs. We support the Ag Bureau of SA and collaborate with organisations like AusVeg SA, NT Cattlemen's Association, NT Farmers, the Outback



Brett Smith, Chief Executive Officer

Communities Authority, PIRSA and the Wine Grape Council SA to develop knowledge-based initiatives, many of which have been funded by the Australian Government's Future Drought Fund.

These programs are part of the Government's Drought Response, Resilience and Preparedness Plan assisting farmers and their communities to become more prepared for, and resilient to, the impacts of drought.

### OUR PEOPLE

The team at RBS are the driving force behind our purpose and shared mission. Experts in their fields, they share a deep affinity for rural communities.

They are RBS, and I thank them for living our values and purpose with integrity.

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

We invite you to be part of our story.

Brett Smith  
Chief Executive Officer

# 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. He is Chair of the Studio Nine Group of Architects, Lighthouse Disability Services and the Australian Wine Research Institute's Nominations Committee.

John is a Trustee of the South Australian Grains Industry Trust and a former Executive Director of the Grape and Wine Research and Development Corporation.

A curious humanist by approach, he also sits as a Non-Executive Director of the National Youth Mental Health Network (headspace), Revenir Winemaking and Helping Hand Aged Care.

All of these influences help RBS to focus 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 a diverse knowledge of primary industries experience to the table. She has technical skills in biosecurity, food safety, product specification, community expectations and market access, across southern and northern supply chains and many sectors of our industries.

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. She is a current Director of the Integrity Systems Company. 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.



**Caroline Rhodes**  
Convenor Relief Fund Steering Committee  
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.

Her current board appointments include the Australian Farm Institute, South Australian Cricket Association Adelaide Oval Stadium Management Authority 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.



**Claudia Goldsmith**  
Board Member since 2017

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

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

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



**Dr Rebecca Mohr-Bell**  
Board Member since 2020

Katherine-based Rebecca is a pastoralist and agricultural economist; she 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 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 producers to improve their business performance.



# MEET THE BOARD



**Marc Allgrove**  
Board Member since 2022

Marc is a Director at Evans + Ayers with significant experience in the wine, agriculture, tourism, arts and philanthropy industries and a good understanding of the pressures faced by regional communities.

He has over 25 years within the Australian wine industry and has provided significant experience with a particular focus on management and governance. A former chair and board member of the McLaren Vale Grape Wine and Tourism Association and the South Australian Wine Industry Association executive.

Marc currently works with a diverse list of private and public clients across many South Australian regions and sits on the boards of the Olivers Taranga, the David Roche Foundation and St.Marks College.



**Peter Treloar**  
Board Member since 2023

Primary producer from Eyre Peninsula and former Member for Flinders from 2010-2022, Peter was Deputy Speaker/Chair of Committees during his time in Parliament. He actively participated in committees focused on Natural Resources, Regional Affairs, and Land Access.

Peter has been involved in community organisations, including the Landscapes SA Eyre Peninsula Board and the South Australian Farmers Federation Grains Council. Additionally, he chaired the Viterro Strategic Site committee and the Cummins Rambler Football Club.

As a Nuffield Scholar, Peter studied grain industry structures and value-adding opportunities. He is a member of the Nuffield Farming Scholars Association of Australia.



**Richard Konzag**  
Retired Board Member 2022

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, steering committees of the IMAF Pests Project and the Precision Seeding 'Optimising Plant Establishment' project and as Chair of Australian Grain Growers Co-op.

Currently, Richard serves on the Grain Growers Ltd Board.

# MEET THE LEADERSHIP TEAM



**Brett Smith**  
Chief Executive Officer

A skilled agribusiness executive with vast experience in sales, marketing, and business development. Brett previously held senior roles with Orica (Cropcare), Incitec (Incitec Pivot), Elders and Penrice.

With a wealth of on-farm experience, he has provided primary producers with practical information on agronomic principles and productivity improvements. Brett is known for his strength in team leadership, successfully guiding business strategic development and fostering collaboration among cross-functional teams.

Brett's business acumen, ethical approach and stakeholder relationship management has enabled outstanding results throughout his career.

Currently he serves on the Board of AusVeg SA and is the Chair of Rugby Union SA.



**Andrew Adamson**  
Business Manager

Andrew has over 25 years' experience working in a variety of accounting, financial and business management roles in the not-for-profit sector, including his current role.

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 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 has a broad business background, including business management, strategy and change, information technology, training and facilitation, community engagement, advocacy, and coaching and mentoring.

Originally joining RBS as a financial counsellor to support small business owners on Kangaroo Island impacted by the Black Summer bushfires of 2019/20, he has a lived-experience of the circumstances that our clients deal with on a daily basis.

He is currently a participant in the Governor's Leadership Foundation Program for 2023.

He has resided in many parts of regional South Australia and has an acute understanding of the needs of these communities.



**Mon Saunders**  
Communications & Philanthropy Manager

With over 30 years' experience, Mon's early career in Sydney involved television production, print and digital media, as well as international event management.

Returning to SA, Mon fostered her passion for rural communities and philanthropy in the independent boarding school sector.

Since 2020, Mon has had a pivotal role in establishing RBS's Relief Fund, which offers practical support to primary producers who are doing it tough.

A Fellow of the Australian Marketing Institute and Educate Plus SA/NT, Mon serves on the committee of Rural Media & Communicators SA/NT where she keeps the issues of our rural, regional and remote communities in focus.

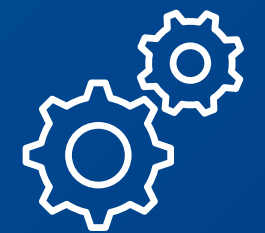
# OUR IMPACT

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

This was achieved through:



**5135**  
individuals  
assisted



**7**  
Programs  
& Services



**452**  
Communities  
Supported



**714,179**  
Kilometres Travelled

## OUR OFFICES

- Berri • Clare • Darwin
- Kingscote • Magill
- Murray Bridge
- Port Lincoln
- Wudinna



## RURAL FINANCIAL COUNSELLING SERVICE PROGRAM

Data taken from RFCS Portal Data - 1 July 2021 - 30 June 2023

**1111**

requests for support,  
from farming families,  
responded to

**922**

farming families worked  
with a Business  
Financial Counsellor

**593**

farming families supported  
to achieve their goals  
and exit the program



## SMALL BUSINESS FINANCIAL COUNSELLING SERVICE

Data taken from SBFC Monthly Dashboard SA/NT - 1 March 2020 - 30 June 2023

**356**

small business owners  
worked with a Business  
Financial Counsellor

**910**

employees of small  
business owners,  
jobs secured

**\$590,050**

in additional support accessed by small  
business owners through the Small  
Business Professional Services Fund



## LANDOWNER INFORMATION SERVICE

Data from Landowner Information Service Records - 1 July 2020 - 30 June 2023

**2252**

individuals addressed  
by LIS across the rural  
and resources sectors

**116**

enquiries to  
the Landowner  
Information Service

**101**

landowners worked with  
a Landowner Information  
Service Officer

**43**

landowners supported to  
communicate with the mining  
industry and exit the service



## RBS RELIEF FUND

Inaugural year - 1 July 2022 - 30 June 2023

**\$196,000**

raised through the SA Flood  
Recovery Charity Soccer Match  
held February 2023

**\$96,300**

disbursed in Wyatt Trust Capacity  
Grants to 67 clients engaged in  
Business Financial Counselling

**38**

South Australian bushfire  
impacted farmers joined Kangaroo  
Island farmers for an inspirational  
tour of recovery and connection





# POSITIVE OUTCOMES FOR FARMERS FEELING THE PINCH



**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. We are proud of our track record of assisting farmers through challenging times by providing free, independent and confidential agribusiness services to assist them in formulating workable risk management plans, including assessing, planning, and implementing strategies to overcome financial distress.**

Australia opened our borders to international travel in February 2022, signifying that the world was slowly returning to a pre-COVID state.

This also meant that our staff could resume meeting with clients at their kitchen tables without restrictions as communities transitioned to living with COVID.

Following two years of restrictions - business practices and personal behaviours had changed - client meetings are now most often a combination of face-to-face, online meetings and telephone calls.

South Australian and Northern Territory primary producers were facing new and enduring challenges, such as the third year of the La Nina weather pattern bringing yearly average rainfalls received in a single

weekend, leading to sustained and devastating flooding events.

While the unseasonal rainfall was welcome in certain regions, providing the highest-yielding season in several years, for others it caused havoc, bringing mould, destroying crops and infrastructure, and delaying harvest.

Other contributing factors included the Russia-Ukraine conflict, higher production costs, biosecurity threats, international trade sanctions and a rural labour shortage.

And then came the price increases: interest rates, council rates, utilities, input costs.

When clients reach out to us for support our Business Financial Counsellors (BFC's) first conduct

a thorough assessment of their financial situation. This includes reviewing financial records such as accountant generated financial statements, balance sheets, and cash flow statements.

We also discuss the client's current financial challenges, their goals and potential ways to address their issues as they work towards long term financial sustainability.

Once the assessment is complete, our BFC's work with the primary producer to develop a plan to address their financial issues. This might include steps such as discussing ways/options to increase income, reviewing expenses (both business and personal) or possible ways to restructure debt.

Additionally we can assist the client to negotiate with banks/

creditors to create a payment plan, or in some cases, even negotiate a reduction of the debt owed.

We might also help the client to review their cost structure and make changes to improve their cost efficiency, or assist them to diversify their income streams and explore new revenue opportunities.

Our BFCs frequently assist multigenerational farming families in transition and succession planning. We take an holistic view of where the family/ business is at, and what each individual's objectives are for the future.

We review their financial situation and their anticipated needs before proactively supporting the family to have respectful conversations leading to productive outcomes.

Bank reviews and Farm Debt Mediation can also be addressed with the assistance of a BFC. The Farm Debt Mediation Act 2018 ensures creditor disputes are handled fairly and efficiently. Creditors are required to allow farmers the opportunity to have the disputes referred to mediation before the creditors can take possession of property or enforce farm mortgages.

In most cases, our BFCs can work with clients for up to three years to monitor their progress and make adjustments to their plan as needed.





# MOVING FORWARD THROUGH TROUBLED TIMES

Fred\* is a fruit and vegetable grower in the Northern Territory who approached RBS following the breakdown of his business partnership. While the breakup was congenial, it resulted in a requirement to significantly decrease the size of his enterprise as part of the settlement.

The partnership breakup also coincided with losing an off-farm source of income, as an element of their business was contract harvesting and spraying, and much of the machinery was retained by his partner.

Previously, the horticultural services part of the business contributed significantly to the repayment of business debts.

Dry conditions in the Territory over past few seasons coupled with the shortage of international seasonal workers and backpackers following COVID had been hard on the business, with profitability at its lowest in years.

***“It’s good to have someone outside of your world to be a sounding board”***

Further, implications around the likely banning of dimethoate to manage fruit fly for mango producers could potentially impact Fred’s ability to service buyers in South Australia, Western Australia and Tasmania.

Fred was motivated to proactively engage with the financial counselling process on referral from a contact at NT Farmers.

Fred was honest about the impact his financial situation was having on his wellbeing, and his Business Financial Counsellor (BFC) assisted him to connect with a medical professional, she also recommended he visit ifarmwell.com.au, a free online toolkit designed to help farmers cope effectively with life’s challenges.

With the support of his BFC, Fred developed some basic administrative skills. This made an immediate difference as Fred gained a better understanding of the areas of the business previously managed by his business partner.

Together, Fred and his BFC conducted a deep dive into the enterprise.

After several appointments to model different financial scenarios, Fred gained a clear understanding of which of his fruit and vegetable crops were profitable, which were costing him too much to produce, and which he needed to retain for specific long-term contracts. He also strengthened relationships with other local growers by subcontracting his packing facilities to them.

Fred and his BFC worked together to set realistic production goals and to develop a business plan. As a result, Fred has successfully pivoted production and his enterprise. He is reducing debt and has developed new skills and business capabilities.

**\*Name and circumstances have been changed to preserve confidentiality.**

# MODELLING OUTCOMES SAVES THE FAMILY FARM

Fiona and Todd McLeod\* sought help from RBS when the pressure applied by their bank manager became more than they could sustain.

The multigenerational family relied on the farm for day-to-day living expenses. The bank overdraft was at capacity and they owed money to Todd’s parents as part of their succession agreement.

Following three years of drought they were struggling to keep their heads above water. The family reached out for some financial support to relieve the pressure and asked for help to apply for “Farm Household Allowance (FHA), Rural Aid, whatever is available to help us out”.

The McLeods wanted support from their Business Financial Counsellor (BFC), but they were completely overwhelmed and unable to make business decisions.

With their permission, the BFC obtained some information on the farm’s financials from their accountant. However, they still needed to prepare some particulars in order to

***“Our advice for anyone is take action now, get the support you need before things spiral out of control.”***

apply for the FHA. But the McLeods often forgot to turn up to meetings or cancelled at the last minute.

When the McLeods did attend their appointments, they were disengaged, easily distracted by mobile phones, and left mid-conversation for breaks.

An explanation for their behaviour became apparent as additional information came to light. The McLeods were embarrassed about how bad their financial situation had become and were worried that after so many generations, Todd would be the one to lose the family farm.

After considerable discussions with their bookkeeper and accountant,

it was clear that the business was likely insolvent. There was unopened mail with outstanding invoices; the bookkeeper had ceased providing services due to unpaid bills, and the accountant was also unwilling to spend more time doing unpaid work for the family.

By working with the BFC, Fiona and Todd were supported to meet with their bank to discuss their situation. They had a major win by negotiating some debt reduction which enabled them to consider different options for the farm.

A decision was made to lease their land to a neighbour for three years while Todd and Fiona sought short term off-farm employment.

Todd was able to keep his finger in farming by sub contracting his services locally, while Fiona got a job with a small business locally.

They continue to reduce their debt knowing that the family legacy is safe and they have a plan for the future.

**\*Name and circumstances have been changed to preserve confidentiality.**





# VINTAGE 2023 IS NOT BUSINESS AS USUAL



RBS is providing much needed support to wine grape growers contending with the dual challenges of a global oversupply of red wine and the persisting impact of trade tariffs.

Many growers are being faced with tough decisions, such as how to minimise expenses and explore alternative grape varieties or other crops.

Some are considering the benefits of resting their vines for the next couple of vintages, and others have made the difficult decision to pull their vines.

RBS is aware that many growers are struggling with the speed with which they feel they need to make informed decisions regarding their ongoing viability, given so much is still unknown about the 2024-25 vintages.

RBS provides individually tailored financial counselling support to the unique needs of each individual grape grower. We understand the complexities of the wine-grape industry and use this knowledge to help growers navigate the financial aspects of their business.

For us, it isn't just about the numbers. Our business financial counsellors understand the personal distress that these challenges bring. We are working with individual grape growers across the South Australian regions to prioritise the short, medium and long-term needs of each block and to develop and document recovery actions.

Basically, we'll help growers to find the clarity needed to get to the core of their financial issues and support them to investigate the options available to remain viable and move forward.

## PATH TO FINANCIAL RECOVERY

Ed\*, with over two decades as a successful grower, recently connected with RBS through the PIRSA FaB network.

His financial stability was unravelling due to a series of challenges, including COVID, labour shortages, unexpected hailstorms, and a market downturn for red and white grape varieties.

Ed and his RBS Business Financial Counsellor (BFC) had a series of kitchen table discussions as part of a comprehensive business health check. They delved into his patch performance, re-evaluated strategies, and developed a 12-month cash flow forecast.

Without an income, Ed faced tough times ahead, he needed strategies to manage day-to-day costs.

To address immediate needs, his BFC applied for a Wyatt Trust Capacity Grant to assist with his tax return which then enabled him to apply for and receive the Farm Household Allowance.

The BFC supported Ed to negotiate with his utility suppliers and his bank to manage his ongoing debt. With some basic financial security, Ed and his BFC are now looking deeper into patch analysis income per hectare, as well as reviewing his patch performance.

In the coming months they will continue to work together, reviewing changes and tweaking the business strategy. By acting quickly, Ed is more confident about his financial future.

**\*Name and circumstances have been changed to preserve confidentiality.**



# SMALL AND FAMILY BUSINESS FLOOD RECOVERY



The 2022-23 South Australian Murray River flood event occurred between November 2022 and February 2023 because of heavy rain and flood events interstate. The flood event was the largest since 1956, and the third highest flood event ever recorded in South Australia, with an unprecedented number of impacted homes, shacks, businesses, and infrastructure.

The South Australian Government, through the Department for Industry, Innovation and Science launched a Flood Recovery Program aimed at providing essential financial counselling to affected small and family businesses, recognising their importance to regional economies.

The program focuses on building a relationship based on trust, while acknowledging the personal welfare and emotional toll on business owners as they navigate the financial implications of the event and move towards business recovery.

Working with our Business Financial Counsellors (BFC), the process begins with a detailed assessment of each individual business's pre-flood and current positions, followed by a careful consideration of the short, medium, and long-term needs of the business.

Working together with the business owners, our BFC helps to address core financial issues while also fostering confidence and providing emotional support. This approach not only helps businesses regain financial stability but also empowers owners to return to business as usual with clarity and greater agility.

## JOURNEY TO RECOVERY

Peta\* is a retailer located near the Murray River who watched the flood event unfold in real time. With roads closed, ferry services halted, and her premises threatened by flooding, Peta knew she was facing an uphill battle against the water.

Seeking support, she reached out to RBS through a Recovery Centre and promptly connected with a dedicated Business Financial Counsellor (BFC).

Together, Peta and her BFC assessed both her business and personal needs. They successfully secured government grants for business closure and recovery and devised a budget to manage ongoing costs during the flood's aftermath.

The BFC assisted Peta in communicating with her insurance company, bank, and major creditors. Knowing that recovery would be slow, they collaborated on a strategic plan to manage creditors and debt repayments to the end of the financial year – which provided Peta with breathing space amongst the overwhelm, which she needed.

While the business faces ongoing challenges due to current economic conditions, the newfound clarity and strategies provided by RBS has allowed Peta to make informed decisions and navigate her business's revival. By focusing on emotional and mental wellbeing as well as financial stability, the Flood Recovery Program is helping Peta to not only rebuild her business systematically but also find herself in a stronger emotional state.

**\*Name and circumstances have been changed to preserve confidentiality.**





# SUPPORTING SMALL BUSINESS, SO COMMUNITIES THRIVE



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

Across regional South Australia and the Northern Territory, despite the significant rain events, drought continued to impact local small business communities. In addition, the new Omicron variant of COVID saw some restrictions reinstated in the January school holidays, affecting accommodation, hospitality and tourism businesses relying on the peak season.

As we began to transition into living with COVID and life returned to a ‘new normal’, we continued to receive referrals

**“Our counsellor helped us through the tough times. She was very helpful and offered us support and showed us our options for different loans. Had we not had her we would not be in this industry anymore.**

- 2022 Survey Response

for small businesses still feeling the effects and repercussions of two years of the pandemic.

Many faced challenges such as increased costs, availability and timely receivables of orders from suppliers and manufacturers, as well as supply chain issues. Others were hampered by staff shortages due to employees isolating after contracting COVID. Furthermore, casual, seasonal and contract workers were in short supply.

Most of our Business Financial Counsellors (BFC) are based in rural and regional areas of SA and NT. They can build rapport with their clients through a shared understanding of specific local issues. They can help small business owners identify opportunities and threats to their business and

proactively map a way forward by assisting with developing strategies to ease financial pressures.

A client’s financial situation would be assessed by a BFC, including reviewing financial records and discussing their challenges and goals. They would then work with the client to develop a plan to address their financial hardship which could include options to increase income, reduce expenses or restructure debt.

A BFC may also be able to identify other options available to clients, such as seeking external funding through loans/investors or potentially selling equity in the business. Additionally, our team may need to work closely with the business owner to review their cost structure, pricing strategy

**“My counsellor has made me take action. Helped greatly, opened my eyes, and made me feel more in charge of my own business and destiny.”**

- 2022 Survey Response

and sales tactics to maximise revenue. These options may differ based on the type of business and the industry they are in.

The BFC would continue to work with the client over time to monitor their progress and adjust

the plan as needed, including reviewing and updating the plan, in the event of any changes in the business owner’s circumstances.

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





# TOURISM OPERATOR PIVOTS TO BUILD RESILIENCE

Trixie\* is a South Australian tour operator offering highly targeted bespoke holidays on her property for individuals interested in photography. The tours were booked and paid for 12 months in advance, the majority of Trixie’s customers are high end interstate and overseas visitors.

In March 2020 the Australian border closed and the state borders closed. The majority of Trixie’s bookings cancelled overnight, and refunds requested.

With more than 90% of Trixie’s clients coming from overseas and interstate, Trixie’s business was on the brink of closing.

She was referred to RBS by her accountant, who had worked with our Small Business Financial Counselling team previously and was aware of our support program.

Our BFC met Trixie for an initial meeting at her kitchen table. She was clearly distressed and unable to think clearly under the pressure

of her financial commitments, no income in the foreseeable future, and the possibility of losing her home and assets.

The goal of the BFC in the first appointment was to allow her to gather her thoughts about her situation, her challenges, goals and aspirations.

Our BFC determined that Trixie’s business had been profitable prior to COVID, and her business processes had been robust. But like most rural small businesses, there was no plan for a pandemic and rapid loss of clients.

At the end of the meeting Trixie expressed she really appreciated the listening ear, she had no one else that she could talk to that understood her situation.

By the next meeting Trixie and her BFC discussed the options for moving forward. Trixie leaned towards pivoting the business to attract more South Australian clients.

As a keen and accomplished photographer, Trixie knew of many locations to take the perfect photograph. As a nature lover, she had great knowledge of our native flora and fauna, as well as a passion to showcase other businesses and locations across South Australia.

After receiving assistance from the Professional Services Fund, we helped Trixie to engage with a marketing specialist, who could teach her to identify and engage with new client demographics.

With the support of her BFC, and armed with a digital marketing plan, Trixie pivoted her business to attract locally based clients who wanted a more organic, less expensive tour experience.

Trixie continues to confidently operate her tourism enterprise, and is well on the way to recovering financially. But now she has added a business interruption and resilience plan to her robust business processes.



**\*Name and circumstances have been changed to preserve confidentiality.**

# UNDERSTANDING CASH FLOW VERSUS PROFITABILITY



Alistair\* opened a cafe in a small rural town in mid-2019 which became an immediate success. Locals were supportive and once travellers tasted the coffee, word began to spread.

With the increase in clientele, Alistair expanded the business, employing staff, adding food to the menu and then a catering service for functions in the local area.

Then COVID hit in March 2020. Government restrictions stopped travellers, local customers slowed and he was forced to reduce his staff. Job-keeper supplements helped, but barely enough to keep the doors open.

The financial pressures began to mount, resulting in Alistair’s health deteriorating. He became aware of Rural Business Support through a local event and decided to make contact.

Our BFC conducted a holistic assessment of the business; not only its financial performance and Alistair’s goals, but more importantly his wellbeing.

At the suggestion of the BFC, Alistair visited his GP for a check-up. This highlighted that he needed to reduce his stress levels and improve his lifestyle.

While the café was always busy, and an obvious benefit to the community, our BFC found that the profit was less than expected, and not sustainable, even in good times.

Alistair had never analysed his cost of production. He had based the cost of his goods on what he thought was fair and reasonable.

Our BFC worked with him to determine which goods were and were not profitable. For example, the BFC identified that the cost

of labour wasn’t factored into all handmade goods, nor was the true cost of the free-range eggs or organic ingredients. Alistair was beginning to see what changes were needed to stay in business.

With the support of the BFC, Alistair changed some menu items, reassessed his opening hours, altered staff rosters to ensure productivity and limited the catering service to groups over 25.

12 months on, his business has picked up. Alistair now reviews the cost of production and monitors his cash flow weekly. His expenses have been reduced and he is achieving a modest profit.

Best of all, his health has improved and his friendly smile has returned, as have his many satisfied customers.

**\*Name and circumstances have been changed to preserve confidentiality.**





# NAVIGATING EXPLORATION, MINING AND QUARRYING



RBS is seeing a significant increase in demand for the Landowner Information Service (LIS). This free, independent, and factual advisory service, has been helping South Australian landowners, farmers, and community members who have been approached or notified of exploration, mining, or quarrying activities on their land or in their community.

The primary objective of the LIS is to equip landowners, farmers and community groups with the knowledge and understanding required to effectively participate in the land access negotiation process and engage directly with the

mining, quarrying and exploration sectors. The service provides independent information relating to government processes and policies.

In late 2021 the LIS expanded with the employment of a second Landowner Information Service Officer. This enabled the service to proactively respond to growing enquiries following expansion by exploration and rare earth resource company activities across the state.

The increased sources of referrals being received also recognised the value and support that the LIS was providing to landowners and community groups. Landowners who had worked with the LIS were referring the service to others because they felt less overwhelmed, they could take one step at a time and felt empowered to ask questions of the resource

*“Mining language can be confusing, that’s where LIS can help you get answers, gain clarity and feel confident when asking questions and negotiating.”*

- 2022 Survey Response

companies now they understood the process and policy.

The LIS has gained a reputation for providing a source of unbiased information to individual landowners as well as agricultural and industry groups, bridging the gap between them and the resources industry.

The LIS is regularly being invited to attend group meetings where there is concern or tension over proposed resource industry activities and developments.

With LIS in attendance, community groups gain a greater understanding of the land access process, the different stages involved for approval as well as the processes required by the mining resources or exploration company for consultation and collaboration.

LIS has also been proactive by getting involved early on in projects so that landowners are better informed and prepared for the upcoming discussions with and/or activities by resource, mining and quarrying companies. This has been a great benefit to both the landowners and the resource companies, as it fosters constructive

interactions between parties, saving time and reducing tensions.

The resources companies value LIS as part of the community engagement process because the LIS works directly one-on-one with landowners so they understand the process, leaving time for the resource company to talk more specifically about the project.

The LIS’s ability to deliver on reduced tensions with landowners has also been enhanced by the preparedness and confidence of the resources industry to give LIS information on their future plans in certain regions. They have recognised the value of LIS and are referring landowners directly to the service.

In May 2022, the LIS was invited to present at the Australian

Drilling Industries Association (ADIA) National Conference held at the Adelaide Convention Centre. The presentation was titled *Exploring Open Conversations with Landowners: What works well and where it can go amiss*. This invitation is testament to the broadening recognition of the balance the LIS brings to the table between the resources industry and landowner communications and interactions.

Supporting our clients is a priority for the LIS team, and this was truly evident when they achieved 100% client satisfaction in a 2022 client survey. This is due to the dedication of our LIS Officers Brett Klau and Sue-Ellen Cordon who are passionate about enabling all parties to step confidently into the realm of resource interactions.





# DRILLING DOWN ON COMMUNICATION

The Australian Drilling Industry Association's (ADIA) DRILL 2022 Conference and Exhibition, held at the Adelaide Convention Centre in May 2022, saw the Landowner Information Service (LIS) present a talk titled Exploring Open Conversations with Landowners: What works well and where it can go amiss.

This presentation highlighted the critical relationship between drillers and landowners and the impact that a positive or negative relationship can have on exploration.

ADIA asked LIS to present at the conference to raise awareness of the service and provide landowner communication solutions for drillers operating in South Australia.

After a brief overview of what the Landowner Information Service does in South Australia, the presentation focused on the

relationship between drillers and landowners once actual land access and exploration begins.

Drillers can often be caught in the middle or left in the dark. The outcome depends on what happens between the landowner and the resource company after the Notice of Entry is issued and all negotiations have been completed. This can make a driller's job unnecessarily hard to complete.

The LIS is working closely with resources companies to understand that when they start the process well, it has a greater chance of ending well too.

The LIS encourages resources companies to take time to communicate with landowners prior to land access. This means defining their intended program, fully explaining the paperwork, and encouraging landowners to ask questions.

The resources companies having the greatest success with landowners go a step further to really listen to the landowners

so they can better understand and respond to their concerns.

Respectful relationships are one of the keys to smoothing the process.

The LIS then went on to provide case studies of positive experiences and how that impacted the completion of the exploration. One case study talked of a positive relationship where the landowner assisted with mechanical repairs to a water cart, allowing the drillers to keep working without delay. Another moved stock so that they could come and go without requiring drillers to shut the gate.

"When you enter someone's gate, you enter their life and livelihood," was a key quote in the presentation. Regular communication with the landowner will go a long way towards building a relationship. Other steps include being open, honest and respectful with your conversations, addressing any issues early so they don't become a problem and being respectful with your behaviour.



LIS Officer, Brett Klau presenting at the ADIA 2022 DRILL Conference, Adelaide Convention Centre

# GPSA COLLABORATION EASES LANDOWNER CONCERNS

The Landowner Information Service (LIS) was contacted after an exploration company unintentionally created anxiety amongst landowners in the South East when they provided vague communication.

A Notice of Entry was sent out to a number of broadacre cropping farmers, notifying them of the intention to proceed with low-impact exploration on their properties by an exploration company.

Unfortunately the Notice of Entry was unclear on whether the exploration would be confined to tracks, fence lines, non-arable scrub, or if the intention was to access the prime cropping land.

This resulted in unnecessary anxiety as the landowners were confused about whether exempt

land would be involved, whether the exploration company was still intending to negotiate land access and if land access agreements would be forthcoming.

While the exploration company was still months away from on-ground operations, they sent out the Notices of Entry to cover off their legislative requirement early, clearly not understanding the intimidating nature and angst it would cause many of the landowners.

A number of them reached out to Grain Producers South Australia (GPSA) and the LIS. They raised their concerns about wet boggy conditions and the biosecurity risks the exploration company presented by gaining access to their land.

The LIS and GPSA wanted to facilitate the delivery of factual information to the landowners to

reduce their apprehensions and provide an opportunity for them to engage directly with the explorers.

At the suggestion of GPSA, an information session for landowners was hosted by the exploration company. The LIS was an important part of the event, providing an independent service for the landowners to refer to or seek further information about their rights.

Following the meeting, the exploration company continued their relationship with both GPSA and the LIS, working together to better plan engagement with landowners and spread awareness to the surrounding communities.





# AUSVEG SA BUSINESS HEALTH CHECK

2022 saw the successful implementation of the Business Health Check & Plan Project in collaboration with AUSVEG SA, the state-wide industry representative body for vegetable growers.

The project was carried out under the Farm Business Resilience Program, part of the Australian Government's Future Drought Fund, aimed at identifying opportunities for improved business performance and resilience in the horticulture sector.

During 2022, South Australian horticulture growers, particularly those based in the Virginia/Adelaide Plains region, had to deal with several challenges, including a significant hailstorm event followed by crop failure.

They also responded to increased demand for products due to flood events in the Eastern states, labour shortages, rising input/expense costs, and lingering issues from the COVID-19 pandemic.

Through the Business Health Check & Plan project, RBS Farm Business Analysts delivered a structured program, codesigned with AusVeg SA, that enabled growers to gain insight into all areas of their business.

Growers worked one-on-one with a Farm Business Analyst to drill down on what was holding their business back and how to overcome the challenges this caused.

Through the Business Health Check & Plan, RBS was able to help a number of growers with business planning and financial projections, planning for recovery, as well as building resilience into their business model.



## CROP FAILURE FORCES DIVERSIFICATION

After a significant hailstorm causing extensive damage to glasshouses, and no return on an unsalvageable eggplant crop due to glass shards in the fruit, Bastek\* sought assistance from the AusVeg SA Business Health Check & Plan.

The Farm Business Analyst recognised that Bastek needed a quick revenue source, suggesting planting a cash crop in the damaged greenhouse. Zucchini is seasonal, fast-growing and would not be impaired by the remaining glass in the soil. The zucchini crop also presented an opportunity for him to explore alternative markets/clients and diversify his crop offerings.

The business analyst worked with Bastek to understand the production cost of each greenhouse planted with zucchini, which assisted Bastek to set a sale price with his buyers.

By formalising a plan for sale, his confidence has improved and he is beginning to understand the importance of working on his business, not just in his business.

Through the assistance of RBS and the AusVeg Business Health Check and Plan Project, Bastek's enterprise is recovering from the hailstorm. He continues to diversify his crop, and he has developed new skills for a sustainable and profitable future.

**\*Name and circumstances have been changed to preserve confidentiality.**



# PASTORAL BUSINESS REVIEW

Rural Business Support (RBS) and the Outback Communities Authority (OCA) partnered in 2022 to offer Pastoral Business Reviews to help farming businesses in the Northern Flinders Ranges to manage and recover from the financial impacts of drought.

The Pastoral Business Review, developed and codesigned by RBS, aimed to support the personal and financial wellbeing of individuals, families, and businesses that contribute to the stability of the Northern Flinders and Pastoral Districts.

The two-stage process started with a strategic briefing session.

Following the briefing session, each family worked with an RBS Farm Business Analyst to review their business to understand their statement of position, strengths, challenges, opportunities and threats.

42 pastoral businesses enrolled, with 22 family businesses expressing an interest in follow-up engagement. Ultimately, 15 families participated in the full program.

Participants were introduced to farm business management tools and received support from an RBS Farm Business Analyst, offering an independent and fresh viewpoint on their pastoral business.

The program also invited all pastoralists, through the Outback Communities Authority network, to participate in the briefings, promoting community wellbeing. Feedback from the briefings held in Blinman and Hawker were positive, with participants finding them informative and an excellent opportunity to catch up with others experiencing similar challenges in their region.

The Pastoral Business Review also aimed to improve families' financial literacy capabilities, with all participants reporting an improvement in their understanding of their financial situation. RBS facilitated family discussions to encourage alignment of family member goals and aspirations in consideration of the longer-term strategy for their business.

Participants explored options for business succession, others considered diversification strategies, and options for financial recovery following drought. 50% of the participating families undertook Drought Management Planning,

including developing plans to restock following successive drought seasons. Participants reported an improvement in their preparedness for future droughts, with the majority taking steps to diversify their income streams to be more resilient to future drought events.

All participants in the program reported an improvement in their personal wellbeing, with 50% reporting significant improvement. Some members of participating families were identified as experiencing poor mental wellbeing and were referred for further support.

75% of participants invested in drought management infrastructure following completion of the program, with 50% intending to invest in business development and income diversification.

Overall, the Pastoral Business Review has been successful in supporting farming businesses in the Northern Flinders Ranges to proactively manage and recover from the financial impacts of drought. The program has provided practical tools, financial literacy support, and community engagement to help participants make informed decisions to navigate their way back to financial sustainability.







## SUPPORTING AG BUREAU

Rural Business Support (RBS) has provided administrative support services to the Agricultural Bureau of South Australia (Ag Bureau) since 2015.

The support services RBS provides include general office administrative tasks, communications, sponsorship, management of the membership database, board support tasks and event management.

RBS is currently assisting the Ag Bureau with the delivery of the Discovery Project. The project includes a new logo and website with a membership portal, scheduled for completion late in 2023.

The Discovery Project aims to enhance the connection between the Ag Bureau Board, the branches and members.

The Ag Bureau's annual Spirit of Excellence Awards night was held on October 29, 2022 at the Terrace Function Centre, Evanston with an attendance of 90 members, distinguished guests and industry bodies.

The awards promote excellence in agriculture, encouraging young farmers and rural youth to pursue opportunities for personal and professional development.



### CONGRATULATIONS TO THE 2022 AWARD WINNERS:

**Ben Castine, Watervale**  
Sustainable Agriculture Scholarship

**Nicholas Dawes, Kingston SE**  
Rural Youth Bursary

**Aleah Bakota, Adelaide**  
Lois Harris Scholarship



L-R: 2022 Rural Youth Bursary Finalists Nicholas Mignanelli, Nicholas Dawes (Winner) and Sam Kelly.



The Ag Bureau thanks the Spirit of Excellence Awards sponsors:



## LAUNCHED JULY 2022



Left: Invited Guests for Rural Business Support Relief Fund Launch. L-R: The Hon Nicola Centofanti MLC, Dr John Harvey, Chair of Rural Business Support and Clare Scriven, Minister for Primary Industries and Regional Development.

As part of Strategy 2025, in 2021 the RBS Board endorsed the development of the Relief Fund following the triple whammy of the 2019-2020 Black Summer Bushfires, the prolonged drought and the first year of the COVID-19 global pandemic.

The launch of the RBS Relief Fund on July 7, 2022, was an intimate event attended by approximately 50 guests, including the Hon. Clare Scriven MLC, Minister for Primary Industries, Regional Development, Forestry, and shadow minister the Hon. Nicola Centofanti MLC, industry leaders and friends of Rural Business Support.

Held at Tarntanya, the Wyatt Trust's home in Adelaide, this event marked a crucial step toward providing practical assistance to primary producers, foresters, fishers, and related small agricultural enterprises facing uncontrollable challenges.

The primary goal of the RBS Relief Fund is to offer practical relief to those dealing with natural disasters, adverse events, or financial or situational hardship.

The Relief Fund has three priorities:

#### SUPPORT GRANTS

Small financial grants for farming families which address the immediate day-to-day needs following an event or natural disaster. The Support Grants are designed to be the first step towards recovery, helping farming families regain their financial footing and reduce stress.

#### PROJECT-BASED RELIEF

The Relief Fund can also support projects that help people regain financial independence and hope for the future. Working with foundations and industry bodies, the fund aims to create targeted programs that alleviate anxiety, foster stability, and promote individual and community recovery.

#### EMERGENCY RELIEF

Collaborating with humanitarian networks and welfare agencies, this aspect of the fund ensures that rural families in South Australia and the Northern Territory receive the support they need as defined by our partner agencies.

RBS is an independent charity registered with the Australian Charities and Not-for-profit Commission (ACNC) and has deductible gift recipient (DGR) status, which means that donations over \$2 are tax-deductible.

We have the reach, relationships, networks and know-how to ensure that relief is provided when and where it is needed as we work towards sustainable and resilient rural communities together.

Please contact **Mon Saunders, Communications and Philanthropy Manager** on 1800 836 211 or email [m.saunders@ruralbusinesssupport.org.au](mailto:m.saunders@ruralbusinesssupport.org.au) to discuss how you can support the Relief Fund.

RBS is deeply grateful to the following organisations for their support:







SA Flood Recovery Charity Match Teams - SA Government (Red) and Pick a Local! Pick SA! (Blue)



# FUNDS FLOW FOR FLOOD-AFFECTED SA FARMERS



The SA Flood Recovery Charity Match, held on February 19 2023 at Coopers Stadium, raised hundreds of thousands of dollars for flood relief for South Australian farming families.

The event, which pitted a State Government team against a Pick a Local! Pick SA! team, was the curtain raiser for Adelaide United’s A-League match against Western Sydney Wanderers.

Former Adelaide United players turned coaches; Travis Dodd, for SA Government, and Marcello Carrusca, Pick A Local!, Pick SA! worked well to balance players throughout the game matching skills, with both teams fielding a mix of experienced and amateur players.

It was the SA Government team who scored first with a strike from Shane Pearce in the first five minutes. SA Government followed a few minutes later with a second goal scored by Peter Gonis, but it wasn’t long before Pick a Local!, Pick SA! made their way onto the scoreboard with a goal from Nathan Russo.

A spectacular header from Liam Golding cemented SA Government’s lead although Elisabeth Romeo, who had been strongly contesting throughout the match, put the second on the board for Pick a Local!, Pick SA!



RBS CEO, Brett Smith making a competition of it for the SA Government Team.



Left: Victorious SA Government Team. Right: Franklin dos Santos, CEO Foodland Supermarkets, Nathan Kosmina, CEO Adelaide United Football Club, Angelo Demasi, CEO South Australian Produce Market, Brett Smith, CEO Rural Business Support and Hon Clare Scriven MLC, Minister for Primary Industries and Regional Development.



*“We’re humbled by the incredible partnership between the SA Produce Market, Pick A Local!, Pick SA!, Adelaide United, Foodland and the State Government in enabling us to kickstart the RBS Natural Disaster Support Fund.”*

- RBS CEO, Brett Smith

Second goals from both Pearce and Golding sealed the deal for SA Government to take the game 5 – 2 and take home the Rural Business Support Cup.

It was worth noting that young Alessandro dos Santos, at just 14-years-old, made some sensational saves as goalie for Pick a Local!, Pick SA!, preventing what could have been a bigger defeat. While there were some bragging rights for a few weeks, having industry and all sides of government unite for a worthy cause was the greater win.

Minister for Primary Industries and Regional Development Hon Clare Scriven MLC announced before the game that the SA Government would match donations dollar-for-dollar up to \$100,000.

At the end of the match, the SA Government generously announced that they would donate the full \$100,000.

Foodland SA also pledged to donate part of the proceeds from the Peculiar Picks range throughout March and April 2022. Other major donors who contributed to the Charity Match included AusVeg SA, Bank SA, CMV Farms and Duxton Water.

To date over \$169,000 has been raised for the Rural Business Support Relief Fund to provide 95 Natural Disaster Support Grants to local farmers in their flood recovery.

Donations to the RBS Relief Fund can be made here



RBS is deeply grateful to the following organisations for their support of this event:







## PROVIDING HOPE IN TIMES OF STRESS

The collaboration between the RBS Relief Fund and the Wyatt Trust is transforming the lives of South Australian farmers and small business owners through the innovative Capacity Grant program. From July 22-June 23, more than \$96,300 in Wyatt Trust Capacity Grants (WTCG) were distributed by RBS, benefiting 67 family business owners actively engaged in financial counselling while facing day-to-day challenges.

The heart of the WTCG program lies in its ability to complement financial counselling efforts as part of a wrap around service aiming to provide support where it is needed for long term benefit.

These grants, valued up to \$1500 each, address critical gaps in support, providing a lifeline to cover essential services or items crucial for emotional and financial stability, informed decision-making, and overall wellbeing.

One standout aspect of the WTCG program is its immediate impact.

For recipients, these grants provide relief from short-term debt, alleviating immediate stressors that often hinder positive change.

By addressing essential cost-of-living needs, the grants provide financial flexibility with minimal obligations. This not only promotes engagement but also empowers recipients to focus on the behaviour change required to return to financial wellbeing.

Numerous success stories underscore the effectiveness of the WTCG program. Individuals who were once hesitant to seek help now collaborate willingly to find solutions.

Beyond financial assistance, these grants offer individuals a chance to regain control over their lives, nurture hope for the future, and mend strained relationships.

The Wyatt Trust's contribution to fostering financial wellbeing among South Australian farmers and small business owners is truly appreciated. In the face of financial challenges, the WTCG program shines as a beacon of opportunity and transformation.

Thank you Wyatt Trust.

### REBUILDING FINANCIAL RESILIENCE

Bo\*, a vegetable grower on the Adelaide Plains, faced multiple challenges that jeopardised his business and his children's education.

A devastating hailstorm in 2021 destroyed his greenhouses and crops. With no income, Bo was struggling to make ends meet. His efforts to repair the damage and provide for his children's school education led to significant debt accumulation, burdening him with ongoing financial hardship.

Bo turned to a business financial counsellor (BFC) at RBS for help. As they worked together to identify Bo's full statement of position, and consider options for the future, it became obvious that Bo's growing school fee debt was causing emotional paralysis. Bo's BFC suggested that they apply for a WTCG to create some emotional space.

Empowered by the grant, Bo engaged more deeply in financial counselling. With renewed

confidence, he collaborated with his BFC to explore loan options, consolidate high-interest debts, and strategise the revival of his greenhouse enterprise.

Gradually, Bo reduced debts, and secured a manageable loan from a reputable bank. He now has a plan, and the resources to restore his business to full capacity. With continuing RBS support and the assistance of a WTCG, Bo is making progress towards financial stability.



## SA FARMERS EMERGE FROM THE ASHES

**Rebuilding Lives After Bushfires: At the heart of every person is a unique and valuable story. It's crucial that we never lose sight of the individual behind the narrative.**

The SA Farmers Recovery & Reconnect KI Tour was delivered on Kangaroo Island from March 6-9 2023 with a touring party of 38 South Australian Farmers impacted by the Pinery (2015), Yumali/Netherton (2020), Freeling (2020) Eden Valley (2013), and Cudlee Creek (2019) fires.

Following the success of the 2021 Kangaroo Island Farmers tour to Pinery, funding was generously provided by grants from the

NAB Foundation (\$35,000) and the State Emergency Relief Fund (\$20,000), together with PIRSA and the Red Cross.

The additional funding allowed RBS to include a comprehensive tour of fire impacted farms and small businesses along the North Coast Road to Stokes Bay as well as Western Kangaroo Island. The aim was for farmers to continue healing by sharing their unique challenges and recovery following significant bushfire events.

The tour was co-designed by Mon Saunders, RBS, Lyn Dohle, PIRSA/AgKI and Joe Tippet, Red Cross and promoted through RBS Staff, the Ag Bureau, PIRSA FaBs, Landcare Aust, Ag KI, and the CWA SA.

From welcome packs to community dinners and guest speakers, including John Mannion, CEO, Breakthrough Mental Health Research Foundation, the tour was a holistic and nurturing experience.

Mental Health First Aiders from Junction Australia ensured the touring party were scaffolded as they reminisced and shared experiences.

Rural Business Support is proud to have facilitated this project through the Relief Fund, which was launched in July 2022 to provide practical and immediate relief to farming families who are struggling or suffering financial distress due to adverse events or natural disasters beyond their control.



Participants on the SA Farmers Recovery & Reconnect Tour to Kangaroo Island

RBS is deeply grateful to the following organisations for their support of this tour:







(Left) Sam Mumford sharing his experience and unique challenges. (Right) Ed Cay, Annabelle Cay, Sabrina Davis and Ben Davis.

**Brett Smith**  
CEO Rural Business Support

The SA Farmers Recovery & Reconnect Tour came about at the request of the Kangaroo Island Farmers who visited the Pinery fire ground in 2021. They identified that an important ongoing step in their recovery was a reciprocal tour where they could share their unique challenges – and learnings – as they rebuilt after the fire.

The courage of farmers like Jo and John Symonds, Sam and Helen Mumford, Rick and Annie Morris, Ben and Sabrina Davis, Steven Childs and Simon Kelly was inspirational – ordinary people who have overcome often extraordinary challenges.

We are incredibly grateful to Joe Paparella and the NAB Foundation who recognise that communities need help to recover before, during and after natural disasters and offered RBS the opportunity to reimagine this tour and its potential for positive impact across multiple fire impacted communities.

Lyn Dohle (PIRSA/ AgKI) and Joe Tippet (Red Cross) were invaluable partners in codesigning the program for the tour. Their generosity of time and knowledge enabled us to capture the essence of the fire event, while ensuring our approach focussed on the overall

wellbeing of the Kangaroo Island presenters and our touring party.

**Ben and Sabrina Davis**  
Attendees of the Pinery Tour 2021,  
Presenters of the SA Farmers  
Recovery & Reconnect Tour

Ben: Our family originally joined the 2021 Pinery tour to see what people have done following a disaster, what changes they had implemented and where they were at five years on. I didn't expect to have such profound conversations around insurance and take home incredible learnings that normally aren't mentioned in official bushfire recovery communication.

We chose to be involved in the KI tour because we got so much value from our visit and believed someone else could benefit from hearing about our journey. Even years on, you can see how much of an effect a disaster can have and still has on

people. We are all experiencing a similar range of emotions and more needs to be done to help people to deal with the psychological impact.

Sabrina: When our family was offered to visit the Pinery region six years after their fire event, we found ourselves in the depth of our own disaster recovery and appreciated the opportunity to get away.

The experience gave us great hope and confidence that we can work through challenging times individually and as a community and come out stronger at the other end.

Affected farmers opened their properties and homes to us with welcoming arms. They authentically shared their lived experience, inspiring many of us from Kangaroo Island to follow suit with some amazing projects.



Steven 'Chillers' Childs shares his vision for his property post fires.

*It was very important to KI people to return the favour and give back in a way that could uplift others and connect to other disaster-affected communities. The Recovery and Reconnect Tour was an important step in our ongoing recovery and for the ones who visited."*

- Sabrina Davis

**Michael Pengilly**  
Mayor, Kangaroo Island Council

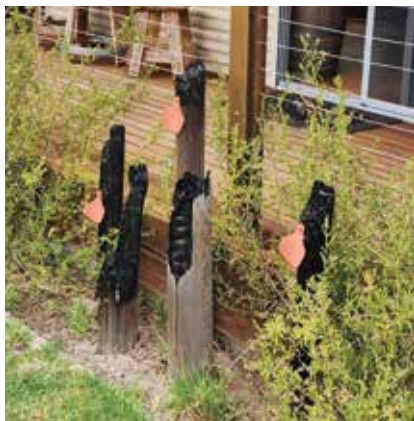
The tour was a powerful step forward as we continue to rebuild our farming communities following the 2019/20 fires.

By bringing South Australian fire impacted farmers together in a safe space to share their experiences, RBS has raised awareness of the impact of long-term trauma and the need for ongoing community connection and mental health support.

**David Fatchen**  
Pinery Fire 2015

We feel most fortunate and grateful for the opportunity to have had this wonderful experience. It was valuable to all of us to share and see evidence of improvements in approach and response to these unfortunate occurrences.

We will continue to be inspired by the stories and people we met. A life-changing experience, and we thank you with all our heart.





# HEAD OFFICE

MAGILL • 555 The Parade

## REGIONAL OFFICES

### Northern Territory

DARWIN • Ground Floor, 76 The Esplanade

### South Australia

BERRI • 6 Kay Avenue | CLARE • 12 Gleeson Street  
KINGSCOTE • Cnr Telegraph Road & Franklin Street | MURRAY BRIDGE • 8 Seventh Street  
PORT LINCOLN • 5 Adelaide Place | WUDINNA • 44 Eyre Highway



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