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WHO WE ARE

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 the 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.

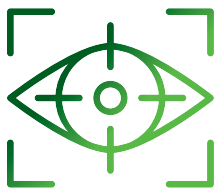
Our farm business management programs are developed collaboratively with industry partners to assist their members to strategically assess their businesses and to analyse options to strengthen and support long-term financial viability.

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.



SMALL BUSINESS FINANCIAL COUNSELLING (SBFC)

Free, independent and confidential support for eligible small and family businesses impacted by the Cudlee Creek and Kangaroo Island bushfires as well as the Murray River flood.



LANDOWNER INFORMATION SERVICE (LIS)

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



FARM BUSINESS MANAGEMENT PROGRAMS

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

- AusVegSA Business Health Check
- Wine Grape Council SA GrowStrong



AGRICULTURAL SUPPORT SERVICES

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

- Agricultural Bureau of South Australia



RURAL BUSINESS SUPPORT RELIEF FUND

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

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

RBS RELIEF FUND: HELPING RURAL FAMILIES IN TOUGH TIMES

Greetings

In the face of unprecedented challenges presented by the 2019-2020 Black Summer Bushfires, the prolonged drought, and the COVID pandemic, Rural Business Support (RBS) took a decisive step in July 2022 by launching the RBS Relief Fund. This initiative is a cornerstone in our commitment to assist rural business families who are in distress, offering essential financial assistance and wellbeing support.

The Relief Fund is a natural extension of our work as rural financial counsellors with family farms, a role we have proudly fulfilled since 2006. Through this fund, we're enhancing our ability

to provide additional services, including supporting rural small and family-owned businesses. This is crucial in the ongoing recovery process faced by rural, regional, and remote agricultural communities.

SA FLOOD RECOVERY

The RBS Relief Fund showed its mettle in collaboration with the SA Produce Market, South Australian Government, Adelaide United, AusVeg SA, Foodland, Duxton Water, and CMV Farms in organising a Flood Recovery Soccer Match. This event wasn't just a match; it was a testament to our community's spirit, raising over \$169,000 for primary producers impacted by the Murray River flood.

We were entrusted to distribute household relief, a role we accepted with great responsibility, understanding the intricate needs of our regional families. Recovery is a journey, not a destination.

As we compile this impact report, many are still grappling with power outages, flood damage,

soil contamination, and dwindling incomes. Funds disbursed through our Natural Disaster Support Grants are a crucial lifeline for these farming families, enabling them to meet their everyday needs, like buying groceries, in the first two years of recovery.

PARTNERSHIPS AND COMMUNITY SUPPORT

RBS values collaboration and community. Our proven track record in supporting farming families through crises like droughts, bushfires, and floods, reassures our donors of the direct impact of their generosity.

Our partnerships across South Australia and the Northern Territory – with organisations like AusVeg SA, GPSA, Livestock SA, Outback Communities Authority, PIRSA, PPSA, Wine Grape Growers SA as well as the NT Cattlemen's Association and NT Farmers, to name a few – are vital in understanding and responding to the needs of our agricultural

communities. Our relationship with the Wyatt Trust in South Australia, for instance, has been instrumental in breaking down financial recovery barriers through their innovative Capacity Grant program.

We acknowledge the need for continued support to our farming families and their communities to overcome adversity. We also recognise that this is not a journey we can undertake alone.

RECOVERY AND RECONNECTION INITIATIVES

A highlight of our work this year was the SA Farmers Recovery & Reconnect Tour to Kangaroo Island, a collaborative effort funded by entities like the NAB Foundation, PIRSA, the State Emergency Relief Fund (SERF) and the Red Cross. This tour was a heartening gathering of farmers from various fire-impacted regions, fostering a shared sense of recovery and community.

In our second year of piloting the Relief Fund, we have been generously supported by the Bendigo Bank Foundation, and Perpetual Limited to continue providing Small Business Financial Counselling services to the Adelaide Hills, Kangaroo Island and Central Australia. This has been complemented by the MAZDA Foundation who have enabled us to strengthen resources in the NT supporting rangeland producers impacted by recent bushfires and market fluctuations.

We thank the Wyatt Trust for their ongoing commitment to build capacity with regional



SA Farmers Recovery & Reconnect Tour to Kangaroo Island

small businesses and primary producers engaged in the Financial Counselling process.

LOOKING TO THE FUTURE

Our aim is to continue assisting farmers and small family businesses to rebuild financially and enhance family wellbeing.

We are proud of our progress in our inaugural year of the Relief Fund and thank you for your support to help rural families in tough times.

Together, our journey is just beginning.

With sincere gratitude,

Peter Treloar,
Chair of the Board

Brett Smith,
Chief Executive Officer

The Relief Fund is a natural extension of our work as rural financial counsellors with family farms, a role we have proudly fulfilled since 2006. Through this fund, we're enhancing our ability to provide additional services, crucial in the ongoing recovery process faced by rural, regional, and remote agricultural communities.



SA Flood Recovery Charity Match, SA Government (Red) and Pick A Local! Pick SA! (Blue)

RELIEF FUND LAUNCH

The launch of the RBS Relief Fund on Thursday, July 7, 2022, was an intimate event attended by approximately 50 guests, including the Hon. Clare Scriven MLC, Minister for Primary Industries, Regional Development and 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, and 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



Invited Guests for RBS Relief Fund Launch.

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.



The Hon Nicola Centofanti MLC, Dr John Harvey, former Chair of Rural Business Support and Clare Scriven, Minister for Primary Industries and Regional Development.

Please contact **Mon Saunders, Communications and Philanthropy Manager** P: (08) 8249 7524 or E: m.saunders@ruralbusinesssupport.org.au to discuss how you can support the Relief Fund.



FUNDS FLOW FOR FLOOD-AFFECTED SA FARMERS

The SA Flood Recovery Charity Match, held on Sunday, 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 SA 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.

The SA Government team took out the game 5-2 and took home the Rural Business Support Cup. 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 match that the SA Government would match donations dollar-for-dollar up to \$100,000.

On the conclusion of the match, the SA Government generously donated the full \$100,000.

Other major donors who contributed to the charity match included AusVeg SA, Bank SA, CMV Farms, Duxton Water and Foodland.

Over \$169,000 was raised for the Rural Business Support Relief Fund which will provide 95 Natural Disaster Support Grants to Murray River farmers in their flood recovery.



South Australian Produce Market's Penny Reidy, Marketing, Communications and BD Manager, with Angelo Demasi, CEO, and the Hon Clare Scriven MLC, Minister for Primary Industries and Regional Development.



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 display the total amount raised on the day.

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 (WTCG) program.

From July 2022 to December 2023, approximately \$144,300 has been distributed to 99 families who rely on primary production or their small business enterprise for their income. These families are addressing their financial distress head-on by actively engaging in business financial counselling while facing the daily challenges of balancing life, family wellbeing and business.

The heart of the WTCG program lies in its ability to complement financial counselling efforts as part of a wrap-around service aimed

at providing support where it is needed for long-term benefit.

The grants, valued up to \$1,500 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, the grants provide relief from short-term debt, alleviating immediate stressors that often cause decision paralysis and 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 behavioural 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, the 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 Statement of Financial Position and consider options for the future, it became obvious that Bo's growing school fee debt was causing decision paralysis. Bo's BFC suggested that he 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.

*Name and circumstances have been changed to preserve confidentiality.



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 Monday, March 6 to Thursday, March 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.



Sabrina & Ben Davis

From welcome packs to community dinners and guest speakers, including John Mannion, CEO, of 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.

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 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 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.

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



Government of
South Australia



AGKI
AGRICULTURE
KANGAROO ISLAND



Australian
Red Cross



Government of South Australia
Department of Primary Industries
and Regions

WYATT TRUST CAPACITY GRANTS

Data taken from RBS Relief Fund - 1 July 2022 - 14 December 2023



99

grants distributed to farming and small business families actively engaged in financial counselling.



\$144,300

paid in small grants to ease financial decision paralysis and enhance engagement.



30%

of grants have eased immediate debt/financial strain.



17%

of grants eased the distress caused by storm damage.



14%

of grants eased the distress caused by COVID related issues.



48

grants provided to farming families in their first year of recovery from the Murray River flood.



12

farming families were already accessing support from RBS through Rural Financial Counselling.



15

farming families are now accessing additional support from RBS to recover financially.



100%

of the grants have been received by farming families impacted by flood damage.



53%

of families reported that the grant reduced their financial distress due to loss of income.



37%

of grants have been used to pay for essential needs such as groceries.



NATURAL DISASTER SUPPORT GRANTS

Data taken from RBS Relief Fund - 1 April 2022 - 14 December 2023

SUPPORT THE RBS FUTURE RELIEF FUND

RBS has provided support to small businesses, farmers and communities in rural and regional South Australia since 2006 and the Northern Territory since 2011.

We know that there is always something that Aussie farmers are dealing with...drought, fire, flood, disease, pest infestation...

Then there's the changing landscape of farming, succession planning, the high cost of technological infrastructure required to meet the demand for economies of scale, and the market risks when critical items, like the price of diesel, or interest rates go through the roof, while market prices crash.

We know that financial hardship is multi-dimensional and that sustainable rural communities are essential for Australia's future.

Loss of income at the farm gate equals reduced spending with local small businesses, sporting clubs and service providers.

Sadly, this can lead to whole rural communities being in crisis.

Just as financial hardship is multi-dimensional, so too is the solution.

We're committed to finding solutions one donation at a time.

We hope you are too.

Your tax-deductible donation to the **RBS Future Relief Fund** will help us to provide support to future farming families and rural small business owners who are doing it tough.

Together we can do more to help ensure that farming and rural communities are safeguarded for the long term.



For a confidential chat about donating, please call Mon Saunders, Communications & Philanthropy Manager on 08 8249 7524.

THANK YOU

The RBS Relief Fund thanks the following organisations and individuals for their generous contributions in our inaugural year.



- | | | | |
|---------------------------|----------------------------|-------------------------|--------------------------|
| 4 Ways Fresh Produce | EMA Legal | Kylie Walsh | Rob Phillips |
| Adelaide Fresh Fruiterers | Erin Thompson MP | L & EM Stanton | Robert & Dianne Bull |
| Morphett Vale | Esther | Landscape SA | Romaldi Constructions |
| Andrew Adamson | Farmhouse Fresh | Hills & Fleurieu | Pty Ltd |
| Andrew Wilson | Forestry and Regions SA, | Lara Stanton | Roshni Harding |
| Angelo Demasi | PIRSA | Lauren Brug | Rosylee Baker |
| Bache Bros Pty Ltd | Garry Paine | Lester & Kay Cattle | Rural Business Support |
| Bayswater Truck Centre | Georgiou Investment Trust | Liam Golding | Russo Produce (SA) |
| BiobiN International | Giuseppina Mazzacano | Lucy Hood MP | Sarah Andrews MP |
| Brayden Little | Helen Daily | Margherita | Sasha Jones |
| Brett Smith | Hon. Jing Lee MLC | Market Fresh SA | Scalzi Produce |
| Bute Ag Bureau | Hon. Nicola Centofanti MLC | Mehdi Doroudi | Shane Pearce |
| Cafcakis Nominees Pty Ltd | Hon. Terry Stephens MLC | MG Green & Son | Sharon Copping |
| Cameo Management Pty Ltd | Iannace Refrigerated | Michael Lobanov | Sheryl Szajer |
| Carly Lutze | Transport | Michael Van Dyk | Stacey Hardaker |
| Catherine Hutchesson MP | Independent Produce | Michelle Elsmore | Stacey Lindsay |
| Ceravolo Orchards Pty Ltd | Suppliers | Mitolo Family Farms | The Gums Landcare Group |
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| Christina Garden | Jessica Milburn | Mondello Fresh | Tracy Grocke |
| Combined Fire | JMD Security Services | NASSA Organic | TTH Do Produce |
| Systems Pty Ltd | Jonathan Gibb | Nathan Kosmina | Vincent Tarzia MP |
| David Garreffa Consulting | Just Dollars & Sense | Nic Kimberley | Vinehealth Australia |
| Des & Christine Gibson | K2 Farm | Nick McBride MP | Wallis Cinemas Mt Barker |
| Digital Capability | Kangaroo Island Council | Patrick Ramsay-Matthews | Yarra Hills Pty Ltd |
| Doug Beddome | Katrina Watt | Rachel Stanley | |
| Eliza Gruszecka | Kent Holloway | Richard Williams | |
| | Kosta Jaric | | |



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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



DONATE TO THE RBS RELIEF FUND

FREECALL 1800 836 211

ruralbusinesssupport.org.au



SUPPORTED BY THE AUSTRALIAN GOVERNMENT AND THE GOVERNMENTS OF SOUTH AUSTRALIA AND NORTHERN TERRITORY