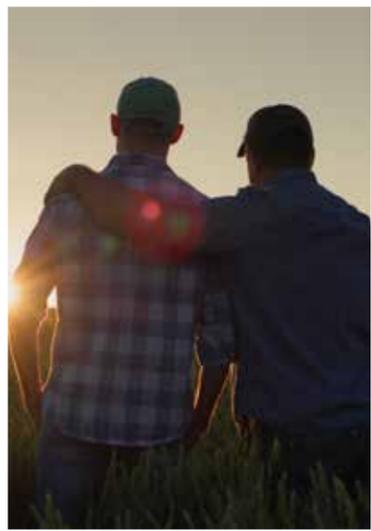




**RURAL BUSINESS  
SUPPORT**  
*Relief Fund*

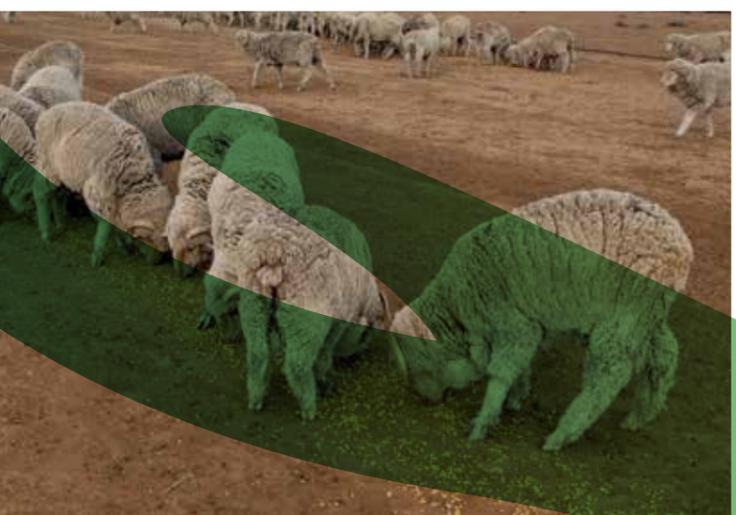


# **IMPACT REPORT 2024**



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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 situations such as drought, bushfire, pandemic or flood.

Our free, independent and confidential business financial counselling services empower farming enterprises and rural-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, mining and hydrogen renewable energies 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 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 small and family owned businesses in rural, regional and remote South Australia and the Northern Territory.



### LANDOWNER INFORMATION SERVICE (LIS)

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



### 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.

- Wine Grape Council SA GROWSTRONG Program
- AusVegSA Growing Profitability Program



### RURAL BUSINESS SUPPORT RELIEF FUND

Provides practical relief to farmers, fishers, foresters, small and family owned rural businesses in tough times.

- Perpetual/ MAZDA Foundation Central Australia Business Financial Counselling
- Bendigo Bank Community Enterprise Foundation Small Business Disaster Risk and Reduction Program
- Natural Disaster Support Grants
- PIRSA Red Wine Grape Growers Support Grants
- Wyatt Trust Capacity Grants
- PPSA Natural Disaster Support Grants



### AGRICULTURAL SUPPORT SERVICES

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

- Agricultural Bureau of South Australia

# RURAL BUSINESS SUPPORT RELIEF FUND: A LIFELINE FOR FARMING COMMUNITIES

Welcome to the second Impact Report for the RBS Relief Fund—an opportunity to reflect on the lives we’ve touched. Completing our pilot from July 2022 to June 2024 marks a significant milestone.

The Relief Fund has grown into a trusted partner for rural communities, offering support when it’s needed most and making a real difference for South Australian and Northern Territory farming families.

At RBS, we understand the unique challenges of rural life because we’re part of it. That’s why the Relief Fund is more than financial support; it’s a commitment to stand beside you during tough times, helping you find hope and resilience in the face of adversity.

## THE CHALLENGES FACING PRIMARY PRODUCERS

Farming families face incredible challenges. Whether it’s battling high feed costs, frosts that damage crops, or rising debt pressures, these hurdles affect individual businesses and the entire family’s wellbeing.

For many, these struggles mean making impossible choices: delaying medical care, pulling kids from school, or giving up dreams to keep the farm afloat. It’s about protecting family stability, dignity, and generational legacies.

The Relief Fund steps in, offering practical support that helps families breathe easier. By covering essentials like groceries and school fees, we provide a foundation for families to rebuild

and focus on the future. Whether it’s the devastation of recent frosts, challenges like plant disease, industry shocks, or the impact of drought, the Relief Fund ensures help is there when it’s needed most.

## THE ROLE OF THE RBS RELIEF FUND

Since its launch in July 2022, the Relief Fund has been a beacon of hope. Working closely with partners like The Wyatt Trust, the Department of Primary Industries and Regions (PIRSA), Rotary Australia, South Australian Produce Market and other industry organisations, we offer small but impactful grants that help families manage everyday expenses. These grants act as a circuit breaker, enabling families to address bigger challenges with the help of our Rural Financial Counsellors.

To date, the Relief Fund has disbursed 293 grants to 230 families unable to meet day-to-day needs. These grants, covering household bills such as Council rates or providing grocery vouchers, have made a tangible difference—enabling families to focus on rebuilding their lives and livelihoods.

## COMMUNITY PARTNERSHIPS

Our second annual charity soccer match was a testament to the commitment across all political parties to support rural communities.

The \$63,000 raised will directly support farming families through Rural Support Grants, ensuring assistance over the next year for those impacted by drought conditions, extreme frost events,

and challenges like fruit fly and tomato brown rugose virus. Events like this highlight the strength of community spirit and collaboration.

## FINANCIAL WELLBEING PROGRAM

The Wyatt Trust’s multi-year Financial Wellbeing Program addresses pressing needs with capacity-building grants for farming families and small business owners.

With the recent addition of a Business Financial Counsellor, the program now also provides tailored guidance to help small businesses regain stability and confidence.

## GRAPE GROWER ASSISTANCE

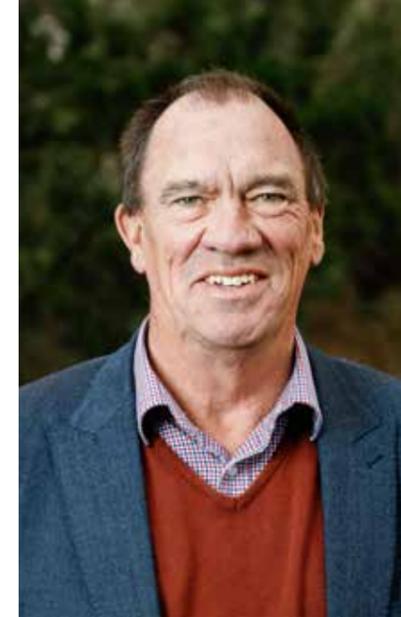
The global market adjustment, combined with the devastating frost event in September, has



placed immense pressure on grape growers. Recognising these difficulties, the South Australian Government has stepped in with targeted grants to assist with immediate household pressures for growers accessing financial counselling.

## SMALL BUSINESS DISASTER RISK AND REDUCTION PROGRAM

The Bendigo Bank Community Enterprise Foundation has played a vital role in helping bushfire-affected businesses in the Adelaide Hills and Kangaroo Island take proactive steps to safeguard their futures. By focusing on disaster risk reduction, this program has supported impacted businesses to develop continuity plans to better prepare for future challenges.



Peter Treloar, Chair



Brett Smith, Chief Executive Officer

## CENTRAL AUSTRALIA BUSINESS FINANCIAL COUNSELLING

With the generous backing of Perpetual and the Mazda Foundation, we’re equipping rural and small family owned businesses to navigate significant challenges. By offering financial literacy training and business health checks, it helps businesses identify risks, capitalise on opportunities and build resilience. The ongoing commitment of the Mazda Foundation ensures this critical support continues to strengthen the region’s businesses.

## ADDITIONAL DROUGHT SUPPORT

Recognising the long dry start to 2024, Rotary Australia stepped in to provide 75 gift cards valued at \$500 each to primary producers already struggling.

## A BRIGHTER FUTURE

While the Relief Fund addresses today’s challenges, we’re also focused on tomorrow. The Future Relief Fund is our commitment to building a safety net for farming families, aiming to raise \$5 million in responsibly managed funds. This will ensure we’re ready to respond swiftly and compassionately to future disasters—whether economic, environmental, or industry-wide.

By contributing to this fund, you’re not just supporting resilience; you’re investing in hope and security for the families who form the backbone of our rural communities. Together, we can create a future where no farming family has to face hardship alone, and communities can thrive even in adversity.

## PARTNER WITH US

Every contribution to the Relief Fund strengthens our ability to make a tangible difference in the lives of farming families. When you partner with us you become part of a shared mission contributing to family stability during particularly tough times.

Your generosity enables us to respond swiftly to disasters, fund vital initiatives like Rural Support Grants, and provide practical assistance where it’s needed most. Together, we can empower families to rebuild, thrive, and continue contributing to the vibrant rural communities that sustain us all.

  
Peter Treloar,  
Chair

  
Brett Smith,  
Chief Executive Officer

## RBS RELIEF FUND

Data taken from RBS Relief Fund - 1 July 2022 - 3 December 2024



**\$391K**

paid in small grants to ease financial distress and enhance engagement



**293**

grants distributed to clients actively engaged in financial counselling



**230**

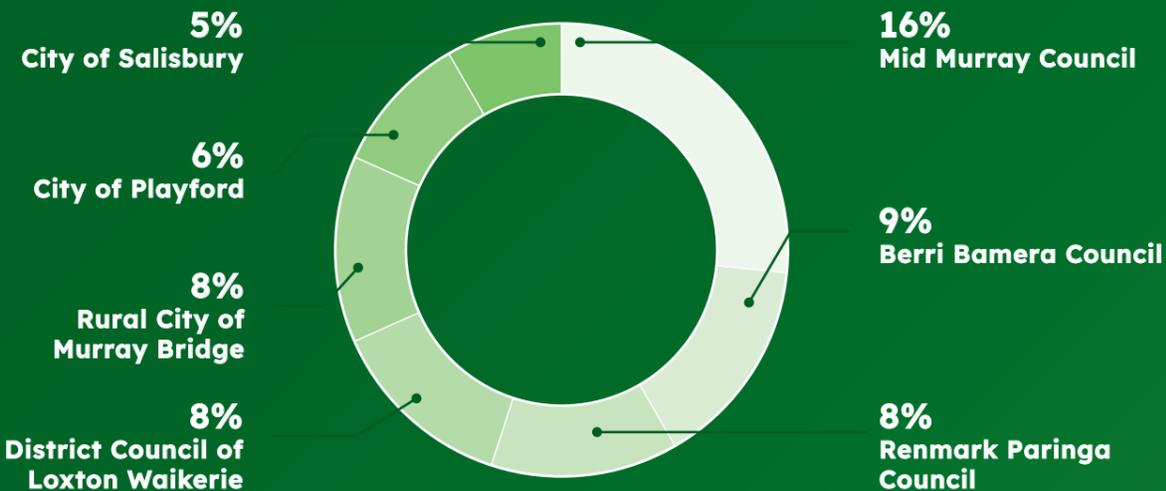
families received financial support during tough times



**130**

small businesses in Central Australia interacted with a Financial Counsellor

### LGAS WHERE FAMILIES WERE IN THE MOST DISTRESS



### PURPOSE OF GRANT PAYMENT



**25%**

Electricity, gas & water



**22%**

Council rates



**15%**

Groceries



**13%**

Farm supplies



**10%**

Machinery repairs

### DROUGHT SUPPORT GIFT CARDS



**\$37,500**

worth of Rotary Australia gift cards valued at \$500 each distributed to 75 farming families

## BEHAVIOURAL CHANGE

Source: Wyatt Trust Capacity Grant survey

The RBS Relief Fund works closely with RBS Financial Counsellors to support individuals through particularly tough times. Support provided through the grant system is complemented by our case-managed support, empowering farmers and small business owners to navigate their way back to financial wellbeing.



have adopted a more positive mindset, demonstrating motivation to remain in financial counselling and embrace long-term financial behaviour changes.



have gained confidence, stabilising their financial position and making informed decisions.



are implementing business changes to improve profitability and viability, working toward self-sufficiency.



have improved financial literacy and skills, fostering their capacity to navigate challenges.



have enhanced their understanding of their financial position and developed strategies to achieve medium to long-term goals.



are pursuing succession planning or preparing to sell their business as part of a pathway to financial independence.

### FINANCIAL HARDSHIP QUALIFIERS



**46%**

Cancellation of services



**22%**

Effects of natural disasters



**18%**

Overdue bills for household



**8%**

Unable to gain credit/finance

### CAUSES OF DISTRESS



**25%**

Drought



**20%**

Debt / financial strain



**18%**

Flood



**8%**

Industry shock

# KICKING GOALS FOR SOUTH AUSTRALIAN FARMERS



The 2024 Rural Support Charity Match teams, Pick A Local, Pick SA team (left) and the SA Government team (right).

On Friday, 12 April 2024, the second annual charity soccer match between South Australia’s primary industries and the State Government lit up Coopers Stadium in the lead-up to the Adelaide United vs Macarthur FC A-League game. The match wasn’t just about the scoreline—it was about community, resilience, and supporting those who keep South Australia thriving.

In front of an enthusiastic crowd, a mixed team of growers, wholesalers and retailers from the South Australian Produce Market (SAPM), led by the Chief Executive Officer Angelo Demasi, laced up their boots to take on a spirited government

team. The government side included Ministers, parliamentarians and public servants, with strategy provided by Professor Mehdi Doroudi, CEO of the Department of Primary Industries and Regions (PIRSA), and The Hon. Clare Scriven MLC, South Australia’s Minister for Primary Industries cheering them on from the sidelines.

The stakes were high, and after a thrilling 6-6 draw, the State Government team edged out to win in a nail-biting penalty shootout.

While the government team celebrated their victory, the true champions of the day were South Australia’s growers and producers—the backbone of our community.

Minister Scriven reflected, “It’s inspiring to see our community come together to support farmers

and agribusinesses facing daily challenges. The funds raised will have a real impact, alleviating financial pressures and showing these hardworking individuals that they are not alone.”

Mr Demasi highlighted the significance of the event, saying, “As an industry, we wanted to show our support to primary producers affected by and facing hardship. South Australian growers have been resilient and continue to provide the state with quality fresh fruit and vegetables and primary produce. We wanted to show our continued support and appreciation in challenging times.”

The event raised \$63,000 for the Relief Fund

Adelaide United Chief Executive Officer Nathan Kosmina added,



The victorious SA Government Team after their win.

“Adelaide United are proud to be supporting this cause and helping to provide a platform for further fundraising, which is essential.”

The funds raised through this match which will go towards Rural Support Grants, assisting farming families facing tough times.

**DONATING IS EASY.**

Just scan the QR code to be linked to our website



Angelo Demasi, CEO South Australian Produce Market, Brett Smith, CEO Rural Business Support, Hon Clare Scriven MLC, Minister for Primary Industries and Regional Development, and Nathan Kosmina, CEO Adelaide United Football Club, display the total amount raised on the night.



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



# THE FINANCIAL WELLBEING JOURNEY

The partnership between RBS and the Wyatt Trust has profoundly impacted South Australian rural and small business families. Since July 2022, 193 Capacity Building Grants totalling \$239,500 have been distributed to families facing financial hardship. These grants, provided as part of a holistic support approach, empower recipients to address financial distress while engaging deeply with financial counselling services.

Through the collaboration, clients report significant progress in their financial journeys:

**94%**

have adopted a more positive mindset, demonstrating motivation to remain in financial counselling and embrace long-term financial behaviour changes.

**76%**

have gained confidence, stabilising their financial position and making informed decisions.

**71%**

are implementing business changes to improve profitability and viability, working toward self-sufficiency.

**65%**

have improved financial literacy and skills, fostering their capacity to navigate challenges.

**59%**

have enhanced their understanding of their financial position and developed strategies to achieve medium to long-term goals.

**35%**

are pursuing succession planning or preparing to sell their business as part of a pathway to financial independence.

Listening deeply to the unique challenges of rural families, the Wyatt Trust has expanded its impact by evolving the capacity building grant program into a broader Financial Wellbeing program. This initiative now includes the expertise of a dedicated Business Financial Counsellor (BFC), ensuring small and family business owners receive tailored, intensive support to navigate financial pressures and seize opportunities for growth.

Capacity Grants help to address decision paralysis, enabling recipients to focus on strategic decisions that rebuild their businesses and lives. For many, the program has been a turning point—sparking hope, fostering resilience, and paving the way for a more secure future. RBS and the Wyatt Trust remain steadfast in their shared mission to strengthen rural livelihoods, demonstrating the power of collaboration to drive lasting change.



## NAVIGATING FINANCIAL HARDSHIP AND DISPUTES

Peter\* operated a rural service industry motel that faced severe financial challenges due to the COVID pandemic and subsequent Murray River flood. The cumulative impact of these events led to the closure of the business.

To supplement his income, Peter purchased a second-hand ute with the intention of undertaking part-time delivery work. Unfortunately, the vehicle required immediate mechanical repairs, which he could not afford. Additionally, he was embroiled in a dispute with a utilities provider over an \$8,000 electricity bill from the business and struggled to adhere to the payment plan while managing daily expenses.

Peter believed the utilities provider had overcharged for electricity supplied to the motel property. Despite efforts to negotiate, no progress was made, and he felt bullied by the provider's credit department through persistent follow-up letters and calls. The fear of legal action significantly impacted his wellbeing.

Like many businesses, Peter's motel experienced a significant downturn due to COVID. He struggled to adapt to the changing economic landscape, attributing the poor cash flow to external factors. Recovery was challenging given the financial strain caused by the pandemic and flood.

Peter initially contacted RBS for financial counselling support to address the utilities dispute. He sought a resolution to understand the reasons behind the high electricity bill and negotiate a manageable repayment plan. At the time, Peter believed he could revive the motel's performance and stabilise the cash flow to sustainable levels.

Understanding the issue with the utilities provider was complicated by unclear billing and correspondence. The credit department pursued aggressive collection tactics despite the client's file being transferred to the financial hardship division. Peter also faced mounting debts, including unpaid rent and potential ATO liabilities due to outstanding tax returns. Developing a business strategy to attract more clients posed a significant challenge.

Peter's BFC assisted him in engaging the provider's financial hardship division to address the billing dispute. Despite initial resistance from their credit



department, advice and support from the SA Small Business Ombudsman proved crucial.

Part of this process included the BFC facilitating detailed conversations about Peter's financial position, which helped create realistic budgets. An affordable offer for the utilities provider was developed based on these budgets.

To address outstanding tax returns and potential ATO debts, Peter was referred to the UniSA Tax Clinic. This step was essential in understanding the full scope of his financial obligations.

In addition, a Wyatt Trust Capacity Grant was utilised to pay a contribution toward the utilities bill, preventing power disconnection and providing time to explore further options. A second grant enabled Peter to address mechanical repairs for his ute, assisting in generating cash flow for everyday needs.

Through these interventions, Peter experienced relief and support, enabling him to take positive steps toward resolving his financial issues. Collaborative efforts between Peter, his BFC, and relevant agencies highlighted the importance of advocacy and strategic planning in navigating financial hardship. Peter acknowledged that RBS's support greatly benefited his personal and financial wellbeing.

This case underscores the critical need for clear communication in disputes, the value of practical cash-flow budgeting, and the role of external support in mitigating financial crises. Through perseverance and strategic support, Peter could navigate a path forward, despite significant challenges.

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

# SMALL GRANTS, BIG IMPACT

Farming families across South Australia have faced extraordinary challenges in recent years, from devastating floods to extreme frost. Yet, through hardship, these families have shown remarkable strength and resilience, aided by the support of the Relief Fund. Natural Disaster Support Grants (NDSG) provide financial assistance to help stabilise families, following catastrophic events.

## SUPPORTING FAMILIES THROUGH RECOVERY

For one farming family, a small grant meant they could start rebuilding their lives after the Murray River flood. Nearly their entire property had been submerged, with fences destroyed and cattle sent to agistment. A NDSG helped cover essential repairs to their tractor, allowing them to focus on restoring their property while they waited for their insurance claim to be finalised.

Another family used their NDSG to cover groceries and fuel while they cleaned up flood debris from their vineyard, enabling them to better understand the extent of damage and providing breathing space to plan for the future.

A grape grower was initially affected by flood waters cutting off access to their irrigation pump, and then his grape vines were also flooded, drowning the vines. Faced with a significant planting expense coupled with the loss



of income, the grower used his NDSG to cover outstanding Council rates to ease his cost of living.

For many, the emotional toll has been as significant as the physical damage. One farmer shared that she still can't bring herself to open the blinds in her home, as the altered landscape is a painful reminder of all that was lost. Her NDSG was used to pay for groceries which eased daily stresses, helping her family find stability during a difficult time.

## RESPONDING TO THE SEPTEMBER FROST

The extreme frost event in September this year brought devastation to primary producers across the state. Grape growers in the Riverland, Barossa and Clare Valleys were hit particularly hard, with frost damaging

their most productive vines.

Croppers were also impacted by the frost across most regions—which on top of lack of soil moisture and the long dry start to the season, devastated crops, with a flow-on effect to livestock producers and other food production industries.

For one family of generational mixed farmers, the frost erased an estimated \$400,000 in potential income, forcing them to destock and reevaluate their future. Their NDSG assisted them to cover essential farming supplies, which maintained their line of credit with local businesses while they waited for their Farm Household Allowance (FHA) to be approved by the Government.

Another couple faced mounting bills as they struggled to feed their breeding stock. A NDSG helped them cover utility bills

and vehicle registration, relieving immediate pressures and helping them regain control.

A fruit and vegetable grower lost most of their crop due to the dry conditions followed by severe frost. Already struggling from years of fruit fly restrictions, they had fallen behind in the children's school fees. The NDSG was used to make a payment of good faith to their children's school, reducing the debt and securing the children's education for another year.

## SMALL GRANTS, BIG IMPACT

The Relief Fund's NDSGs may be small, but they're powerful. A grant of \$1,500 can go a long way to assist farming families to manage everyday needs like groceries, medical bills and school fees. Since 2023, these grants have also

supported farmers with fuel, fodder, and Council rates—costs that can feel insurmountable in tough times.

The EW Stevens Trust, established in 1988 through a bequest to the then-United Farmers and Stock Owners of SA Inc., has played an important role in demonstrating how industry can add to this support. Recently, Primary Producers SA worked with the Relief Fund to allocate six grants on behalf of the Trust, continuing its legacy of supporting South Australian farmers in need.

Importantly, these grants are available only to farmers working with RBS Rural Financial Counsellors (RFCs). This ensures that families not only receive financial support but also guidance to address the wider challenges they face. From cash flow management to long-term planning, RFCs help families develop strategies for sustainable recovery.

## WHY YOUR SUPPORT MATTERS

The Relief Fund has shown that even small grants can make a big difference. It's about more than financial support—it's about stabilising families so they can move forward with strength and resilience.

As this Impact Report goes to press, South Australia is experiencing drought conditions, and we know the need for timely support will continue to grow.

Your donation can help transform lives.

By contributing to the Relief Fund, you're offering hope to farming families by putting food on their tables while they put food on ours.

Together, we can ensure South Australia's rural communities remain strong, resilient, and ready to face whatever challenges come their way.



**DONATING IS EASY.**

Just scan the QR code to be linked to our website



RBS is deeply grateful to the following organisations for their support of the Natural Disaster Support Program



# GRAPE GROWERS' SUPPORT GRANTS



Government of South Australia  
Department of Primary Industries  
and Regions

The Red Wine Grape Growers' Support Grant (RWGGSG) has provided a circuit breaker for South Australian wine grape growers, helping them address challenges while planning for a more stable future. Funded by the South Australian Government in partnership with Primary Industries and Regions South Australia (PIRSA) and the Relief Fund, the initiative underscores a commitment to supporting agricultural livelihoods during tough times.

Initially, the RWGGSGs aimed to assist commercial red wine grape growers with essential household costs as they adapted to global industry changes. However, after the devastating September frost events, the South Australian Government broadened the grant criteria to include all grape growers experiencing financial distress. This revision, shaped by extensive dialogue with growers, highlighted the government's responsiveness to the evolving needs of the industry.

Alec\*, a vineyard owner, had endured years of recurring hailstorms that wreaked havoc on his grapevines. Adding to his struggles were low red wine grape prices and an oversupply in the market, which exacerbated his financial challenges. The September frost compounded these difficulties, decimating Alec's vines and jeopardising his income for the



next vintage. With no immediate earnings and mounting pressures, Alec sought assistance from a RBS Rural Financial Counsellor (RFC).

## COLLABORATIVE SUPPORT

Alec worked closely with his RFC to create a clear picture of his financial situation, completing a Statement of Position and setting achievable goals. The extreme frost event intensified the urgency of this process. Recognising Alec's pressing needs, his RFC recommended applying for a RWGGSG. This grant enabled Alec to address overdue bills and other immediate expenses at a critical time, alleviating some of the stress that was starting to overwhelm him.

With the bills paid, Alec and his RFC turned their focus to longer-term financial strategies. Together, they developed detailed cash flow projections for the next 12 months, helping Alec prioritise decisions to stabilise his business. This included the strategic sale of two properties—one clearing his bank debt and the other paying off a Regional Investment Corporation (RIC) loan—significantly reducing his financial burden.

## TOOLS FOR FINANCIAL INDEPENDENCE

Beyond financial relief, the support Alec received equipped him with tools for long-term resilience. His RFC guided him through adopting cash flow forecasting, a vital skill for managing his business's financial

trajectory. By implementing an accounting software package, Alec gained greater control over his finances, enabling informed data-driven decision-making and more effective management of resources.

## DIVERSIFICATION AND RESILIENCE BUILDING

Recognising the need to diversify his income streams, Alec began supplementing his vineyard earnings with truck driving work, transporting goods locally and interstate during off-peak seasons. This additional income provided stability and helped mitigate the impact of seasonal fluctuations in his vineyard revenue.

To protect his business against future weather-related risks, Alec is

also exploring preventive measures such as installing protective nets over his vines. With guidance from his RFC, he has identified grants and funding opportunities to support these investments, marking a shift from reactive recovery to proactive risk management.

## EXPANDING MARKET OPPORTUNITIES

As part of a comprehensive business health check, Alec developed strategies to broaden his market reach. By targeting new markets, including Sydney, he aims to increase sales and diversify his customer base. This forward-thinking approach reflects Alec's commitment to not only stabilise but also grow his business, despite ongoing challenges.

*This grant enabled Alec to address overdue bills and other immediate expenses at a critical time, alleviating some of the stress that was starting to overwhelm him.*

## BUILDING RESILIENT COMMUNITIES

RBS plays a central role in supporting South Australia's grape growers through both the Relief Fund and the Rural Financial Counselling Service (RFCS).

The RWGGSG, managed through the Relief Fund, provides critical financial support, while the RFCS offered by RBS delivers tailored guidance to growers facing financial challenges. Together, these initiatives highlight the transformative power of collaboration in building resilience and fostering sustainable growth.

Reflecting on his experience, Alec expressed gratitude for the support he received, crediting it with restoring his confidence and enabling him to regain control of his business. Through perseverance, strategic planning, and a focus on resilience, Alec is now building a more secure and prosperous future.

By enabling vineyard owners like Alec to stabilise their businesses and embrace long-term planning the Relief Fund is contributing to the broader resilience of South Australia's wine grape industry.

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

# SUPPORTING RURAL, SMALL AND FAMILY OWNED BUSINESSES



Rural, small and family owned businesses in Central Australia are at the heart of the region’s economy, yet they face unprecedented challenges. Rising costs of living, increased labour and input expenses, and declining tourism have left many struggling to stay afloat. Compounded by social unrest and anti-social behaviour, these businesses have seen reduced foot traffic and staff shortages.

It is against this backdrop that RBS has re-launched its Central Australia Business Financial Counselling Service. At its core, the program is about empowerment—equipping rural, small and family owned businesses with the knowledge and strategies they need to regain control and secure their futures. The service offers more than just guidance. Each client receives a personalised experience, starting with financial literacy training and detailed business

health checks to uncover risks while maximising opportunities.

## PROGRAM OVERVIEW

Through tailored financial counselling sessions, clients work toward immediate financial relief, such as actionable debt reduction plans, while building the skills and confidence to make informed decisions for the long term. The results are transformative—improved financial awareness, stronger decision-making, and a renewed sense of resilience that helps businesses not only survive but thrive in challenging times. This is more than a service—it’s a partnership built on trust, expertise and a commitment to strengthening both the business and the local community.

## ADDRESSING THE CHALLENGE OF DISTANCE

Face-to-face meetings remain a cornerstone of RBS’s approach, allowing our Business Financial Counsellors (BFCs) to build trust, understand the unique challenges

of each individual business and develop tailored strategies. Our BFC regularly visits the region, engaging with key stakeholders and providing direct support to business owners.

## COLLABORATION WITH STAKEHOLDERS

The program’s success is underpinned by strong partnerships with local and regional stakeholders. Key collaborators include the NT Farmers, the NT Cattlemen’s Association, the NT Government Department of Tourism, Business & Asian Relations, Indigenous Business Australia, and the NT Chamber of Commerce. These relationships have expanded the program’s reach, enabling RBS to provide tailored solutions for diverse businesses, from pastoralists to horticulturalists, retail and hospitality to Indigenous corporations.

## PROGRAM IMPACT

In the last year we have engaged directly with approximately 130 businesses in the Alice Springs and Tennant Creek areas, with several businesses entering

intensive case-managed business financial counselling. Demand continues to grow with new businesses entering intensive financial counselling each month.

## PARTNERS IN FUNDING

RBS delivered the Small Business Financial Counselling (SBFC) Pilot Program in rural, regional and remote South Australia and the Northern Territory for the Australian Government from March 2020 to June 2023.

The program highlighted the broader ripple effects of financial distress, from reduced employment and community engagement to the closure of essential services. These learnings reinforced RBS’s commitment to continue providing targeted, timely, and empathetic support to small business owners when government funding ceased.

The Relief Fund is grateful to Perpetual and the MAZDA Foundation for their generous support of the Central Australia Business Financial Counselling Service in its inaugural year.

## BILL’S PATH TO STABILITY

Bill\*, a franchise operator servicing the agricultural sector in the Northern Territory, exemplifies the challenges faced by many family owned businesses in the region.

Three years ago, he took on the business from a long-standing operator of 15+ years, but managing the franchise proved more difficult than he anticipated. Bill accumulated significant debt, much of it from high-interest third-tier financial institutions, which put relentless pressure on his cash flow. Adding to his difficulties, Bill faced staffing and mental health struggles.

Referred to RBS by the Small Business Debt Helpline, Bill’s journey towards stability began. Our team quickly identified the urgent need to stabilise his financial situation while supporting his personal wellbeing. Initial discussions with creditors led to revised repayment terms, providing immediate relief. A tailored cash flow strategy was developed, enabling Bill to regain control of his day-to-day operations.

Recognising the link between financial stress and personal wellbeing, we encouraged Bill to seek medical and mental health support. These interventions became a cornerstone of his recovery, helping him to rediscover focus and resilience. Regular face-to-face meetings, combined with video and phone check-ins, allowed us to build a relationship of trust and collaboration.

Today, Bill’s outlook is significantly brighter. He is more stable, focused, and optimistic about his business’s future. His renewed confidence and the practical strategies we developed together have positioned him to tackle future challenges with determination and clarity. Bill’s story highlights the profound impact of early intervention and holistic support in transforming lives and livelihoods.

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

# BUILDING BUSINESS RESILIENCE



RBS recently led the Small Business Disaster Risk and Reduction Program, funded by the Bendigo Bank Community Enterprise Foundation, to strengthen the resilience of bushfire-impacted businesses in South Australia’s Adelaide Hills and Kangaroo Island. Targeted at small and family owned businesses, this program developed tailored Business Continuity Plans (BCPs) to help business owners prepare for future disruptions.

## THE IMPACT OF PAST DISASTERS

The devastating fires of 2019-2020 severely impacted small businesses, particularly in the Adelaide Hills and on Kangaroo Island. Many businesses lost critical infrastructure and faced prolonged recovery, coupled with the uncertainty of having clear

strategies to protect their future in case of further disasters.

## PROGRAM APPROACH

RBS business mentors worked with 26 bushfire-impacted businesses, guiding them through a structured process that included risk assessment surveys, emotional wellbeing checks, and collaborative individual BCP development. The program’s structure aimed to shift business owners’ perspectives from reactive to proactive, helping them to identify and plan for various risks, from natural disasters such as bushfire to operational disruptions. Participants recognised that continuity planning could empower their teams and reduce stress during emergencies.

## KEY SHIFTS IN BUSINESS MINDSET AND OPERATIONS

The program brought about significant changes in how business owners viewed and managed risk:

**Narrative Shift:** Owners realised that disaster preparedness isn’t a “nice-to-have”, rather it’s a

critical component of sustainable business management.

**Process Change:** Many businesses implemented new safety protocols, such as regularly checking fire preparedness kits, automating backup systems, and training staff in emergency procedures.

**Broader Risk Awareness:** Initially focused on immediate recovery, participants expanded their scope to include operational risks, supply chain issues, and the personal wellbeing of owners and staff.

**Attitudinal Change:** Business owners’ attitudes shifted towards accepting the likelihood of future disruptions and preparing for them. By having documented BCPs, they felt more in control and confident.

## POSITIVE OUTCOMES

The program resulted in strengthened business practices, with participants reporting improved confidence and stress reduction. For example, many businesses developed evacuation plans, integrated risk awareness across teams, and implemented safety presentations for both

employees and customers. Participants found that by taking time to prepare BCPs, they had clear procedures to manage disruptions, enabling them to return to business-as-usual faster while reducing the burden of responsibility on the business owner and the management team.

## LOOKING AHEAD

RBS’s Small Business Disaster Risk and Reduction Program has shown that proactive planning can transform a business’s resilience and support long-term sustainability. By empowering businesses to view continuity planning as integral to daily operations, the program has positioned these small, family-run enterprises to withstand future disruptions with greater confidence and stability. RBS hopes to expand such programs to help more rural businesses strengthen their disaster resilience and protect their communities.

We are deeply grateful to the Bendigo Bank Community Enterprise Foundation for their financial support of this program.

## NAVIGATING BUSINESS DISRUPTION

Vinteloper, a vineyard and cellar door in the Adelaide Hills, faced devastation after the Cudlee Creek bushfire destroyed their estate and historic farmhouse. With no clear roadmap for recovery, owner David Bowley sought guidance from RBS through the Bendigo Bank Community Enterprise Foundation funded Small Business Disaster Risk and Reduction Program.

David’s goal was to fortify Vinteloper against future crises, addressing threats from bushfires to cyberattacks. He prioritised empowering his team across departments—vineyard, cellar door, production, and sales—to identify risks and implement mitigation strategies. Collaborating with RBS, he developed a practical Disaster Risk and Reduction Business Continuity Plan (BCP).

The process involved team brainstorming sessions to identify and categorise risks such as bushfires, product recalls, and customer complaints. Each department took ownership of its risks, fostering autonomy and responsibility. The simplicity of the BCP enabled clear thinking and actionable planning for both minor and major disruptions.

The BCP brought a shift in mindset and operations. Previously unnoticed risks were addressed, clear emergency protocols were established, and the team strengthened its collaboration. The plan also included new considerations like cybersecurity and customer-related challenges, ensuring comprehensive preparedness.

David valued the BCP’s clarity, stating, “It’s about being considered, consistent, and prepared for whatever comes, without the stress.”

With RBS support, Vinteloper transformed from a business recovering from disaster to one equipped for resilience and growth, ready to thrive in the face of future challenges.

# SUPPORT US



The Relief Fund provides crucial support to family farm businesses in South Australia and the Northern Territory, helping them navigate industry shocks, extreme weather events and other circumstances beyond their control.

Whether it's keeping food on the table, paying utility bills, or covering medical costs, this fund offers a lifeline when other help may not be available.

In the face of rising costs of living, biosecurity risks and the current drought, the demand for support for farmers and rural small and family business owners, from the Relief Fund is growing.

Now more than ever, we need your help to support more farming families and their communities during tough times.

## MAKE A DONATION

If you are able, please consider donating to the Relief Fund.

## RURAL SUPPORT GRANTS

A donation to the Rural Support Grants program will assist more families to ease the burden of everyday expenses such as paying for groceries, utility bills, school fees, stock feed and so much more. It's a crucial step in helping farmers regain stability by providing support for the family unit.

## FUTURE RELIEF FUND

While the Relief Fund helps meet urgent needs, RBS is also looking to the future. The RBS Future Relief Fund aims to build \$5 million in responsibly managed funds to ensure RBS can respond dynamically to issues within

our industry—whether it's an economic shock, extreme weather event, natural disaster or another industry crisis.

The Future Relief Fund will enable RBS to respond swiftly and effectively, delivering practical assistance to our rural communities.

By supporting the Future Relief Fund, you are making an investment in the resilience of our farming families and their communities, providing support for them to rebuild and thrive when the unexpected happens.

## PARTNER WITH US

By partnering with the Relief Fund to deliver support to our rural community, we can ensure that families receive the help they need when tough times hit. As a fully registered charity with Deductible Gift Recipient (DGR) status, donations over \$2 in Australia are tax-deductible.

Help RBS expand the Relief Fund so that no farmer faces hardship alone.

Call **1800 836 211** to chat with Brett Smith, Chief Executive Officer or Mon Saunders, Communications & Philanthropy Manager about how you can make a lasting difference to families in agriculture.

**DONATING IS EASY.**

Just scan the QR code to be linked to our website

# THANK YOU

The RBS Relief Fund thanks the following organisations and individuals for their support this year.



- |                         |                  |                         |                  |
|-------------------------|------------------|-------------------------|------------------|
| Allan Morichaud         | Chankateka Ngeth | Marissa Demasi          | Sovan Soeun      |
| Allison Wright Miller   | John Heggblum    | Mon Saunders Consulting | Stacey Hardaker  |
| Andrew Burgess          | Kathryn Galloway | Patrick Bruce           | Vicki Mavrakakis |
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DONATE TO THE RBS RELIEF FUND

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[ruralbusinesssupport.org.au](http://ruralbusinesssupport.org.au)



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